

9-2001

September 2001

Inland Empire Business Journal

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Inland Empire Business Journal, "September 2001" (2001). *Inland Empire Business Journal*. Paper 68.
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Mark Uffer
see Page 9



Celebrating the groundbreaking for the High Desert Power Project are: from left — Nam Nguyen, Tom Barnett, Andy Welch, Buck Johns, Rick Wolfinger and Dan Neveau

Constellation Energy Group Sites Power Plant in Victorville

PART 1

by John Elkins

An affiliate of Baltimore-based Constellation Energy Group began construction of the first major power plant to be built in Southern California since the 1980s on April 4. Groundbreaking for the approximately \$450 million, 750-megawatt, natural gas-powered facility, known as the High Desert Power Project, was held in Victorville at the Southern California Logistics Airport.

Constellation Energy Group is aiming squarely at long-term growth opportunities according to one company spokesman. The plant will be energy efficient and will serve customers' electricity needs at costs acceptable to both investors and customers. The natural gas-fired power plant will produce enough electricity to serve more than a half a million homes starting in July 2003.

In March, Constellation Power Source, a top 10-ranked national power marketer, announced the signing of a long-term power sales contract with the California Department of Water Resources. The new power plant represents the beginning of an energy solution for the State of California and has been welcomed by the community for its tax revenue and de-

velopment benefits.

High Desert Power Project LLC, is a California company comprised 100 percent of affiliates of Con-

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AT DEADLINE

Slower Hiring Season in Store for Ontario/Upland

Fewer job postings are expected in the Ontario/Upland area this fall, based on the latest poll of workforce plans among employers for the final months of the year, conducted by Manpower Inc. Evelyn Wilcox of Manpower said, "The Employment Outlook Survey results reveal that 27 percent of the companies contacted are inclined to hire more people for the Oct.-Dec. period, while 20 percent are preparing for fewer personnel. The remaining 53 percent will maintain current staffing levels."

44th Annual PIHRA Conference Comes to Long Beach, Sept. 20 and 21

The 44th Annual Professionals in Human Resources Association (PIHRA) Conference will be held Sept. 20 and 21 at the Long Beach
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Tribal Gaming Revenues Help Local Communities

by Rod C. Jackson

Eight Inland Empire communities have come to the realization that tribal gaming may not be such a bad thing after all. The cities recently received a total of \$875,000 in grants from the San Manuel Band of Mission Indians, and tribal leaders say the give-away is just the beginning.

"The tribe has always believed in supporting the local communities," says tribal chairman Deron Marquez, who adds that the grants are part of the

tribe's environmental protection plan. "As Native Americans, we feel very

"The tribe is developing an air quality plan, and this project fits perfectly into that framework."

—Eddie Phillips

strongly about protecting our environment."

Specifically, Inland Empire communities
continued on page 4

stellation Power Source (CPS). CPS is the unregulated arm of Constellation Energy Group Inc. (NYSE: CEG), which also includes BGE, (Baltimore Gas and Electric) the nation's oldest utility.

High Desert Power Project's offices are located in Newport Beach, California. Thomas Barnett is vice president and project manager of High Desert Power Project and Andrew Welch is project director. The groundbreaking culminates a multi-year development and permitting process involving California and the city of Victorville. The plant is Constellation Energy Group's eighth merchant plant under construction in the United States. Thomas
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INLAND EMPIRE business journal

PUBLISHED BY
Daily Planet Publishing, Inc.

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The long-awaited technologic convergence
of the communications industry.

Vol. XIII, No. 9, September 2001 – Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc., 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. (909) 484-9765. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, Circulation Dept., 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose whatsoever. Neither the information nor any opinion, which may be expressed herein, constitutes an endorsement, or solicitation, for any purpose, or for the purchase or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office 1988 by Daily Planet Publishing, Inc. All rights reserved. Reproduction in whole, or in part, without written permission, is prohibited. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright © 2001 Daily Planet Publishing, Inc.

Victorville

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Barnett is project manager of one of the most significant projects ever to occur in the Victor Valley.

Constellation Energy Group is a holding company that includes a group of competitive energy businesses focused mostly on power marketing and merchant generation in North America, and the Baltimore Gas and Electric Company (BGE), a regulated energy delivery company in Central Maryland for 185 years.

Constellation Energy announced on Oct. 23, 2000, its intention to separate its wholesale merchant energy and retail energy businesses into two stand-alone publicly-traded companies. They expect to receive all required approvals for separation by late 2001.

The project, first announced in June, 1996, will supply decades of inexpensive power at little expense to the environment. The project will have a net reduction on air pollution because of air credits bought from the Los Angeles Basin; a water agreement puts a net increase in the amount of water returned to the local ground water aquifer.

On Dec. 3, 1997, the California Energy Commission declared the project's Application for Certification (AFC) as complete and marked the beginning of the process to acquire the permits to construct the facility.

Company sources believe the plant will be safe and clean, energy efficient and will earn a good return. It will help bring greater stability to California energy markets. The site will generate about \$3.5 million in annual property taxes. It will funnel \$100 million to the county, Victor Valley Community College, Victor Valley High School and elementary school districts, Mojave Water Agency and redevelopment at SCLA during the life of the project, according to local government sources.

When online, the power plant will employ 25 people full-time. It will employ more than 300 union workers during the 27-month construction period. City sources believe the plant will help stave off future energy shortages and stop an exodus of businesses to neighboring states with cheaper power.

One businessman involved with the High Desert Power Project, is Buck Johns of Newport Beach. Johns has ac-

cumulated more than 30 years of dynamic and diversified success and has established himself as a highly respected entrepreneur in Southern California. In addition to his many activities in the political arena, he is president and founder of the Newport Beach headquartered Inland Energy Inc. Inland Energy is a company concentrating on development and entitlement activities related to energy projects.

After graduating from the University of Arkansas in 1964, where he received the Distinguished Engineer Award as the outstanding senior in industrial engineering, Johns went to work for NYSE listed Trane Company where he was named manager of dealer sales in Cincinnati. In 1969, he was selected to found the industry's first factory-direct air conditioning operation in Fullerton.

Under his direction, the division grew from its inception in 1970 to 1,000 employees in 1980, working in six locations throughout California with annual sales exceeding \$28 million. Johns then founded Homeworks, a development company. Shortly after that, he started the Inland Group and Inland Energy. In 1975, Mr. Johns established a scholarship award program in the College of Industrial Engineering at Arkansas from which more than 50 scholarships have been awarded to date.

Actually, Buck Johns dreamed up the High Desert Power Plant Project. "I carried the project all the way from its conception... and it got heavy a few times, too," he reflected. "I had been doing land development and was involved in political activities for a very long time. Then the development crunch hit in the early '90s.

"It hit hard and had a negative impact on a lot of the small communities where I was doing development work," Johns continued. "They were basically closing down all of the development staff in Moreno Valley and Murrieta, places like that.

"Riverside was not being hit nearly as hard. The city hall was not hit as hard."

According to Johns, basically, towns had been funding their general fund with builder fees. When the economy changed and the builders stopped, there were no fees. So these little towns would one day have a couple hundred employees and the next day they would have 20.

Dramatic changes were happening in the way of layoffs at that time and Johns recognized that the city of

Riverside was not being hit proportionally. He had some friends there and they told him that just under half the general fund budget of Riverside was funded by the municipal utility.

Bill Carnahan, who was general manager of the Riverside municipal utility, explained to Johns that they were not an investor-owned utility like

*"I carried the
project all the way
from its conception...
and it got heavy
a few times, too."*

—Buck Johns

San Diego Gas and Electric, Edison, and Pacific Gas and Electric which are some of the biggest in the country.

Carnahan explained that Riverside's municipal utility buys power on the open market and then resells it to customers in the city of Riverside. He said that power prices in California were double what they were in Nevada.

"Our power rates were in fact very high, so I went to see Pete Wilson," Johns said. "I said, 'Pete the power rates are high.'" He said, "I know, I hope to deregulate if I can ever get it through the legislature." That was in '92. So, I decided to build a power plant. It appeared to me that we did not need to do that in the South Coast Air Quality Management District because the restrictions on air emissions."

Johns needed a place with power and gas lines and water. He found them at the top of the Cajon pass. There the big transmission lines, the big interstate gas lines and the California Aqueduct are located.

He started looking for a partner to site a facility there. He incorporated Inland Energy in '94. He established a partnership with Diamond Energy, the billion dollar subsidiary of Mitsubishi. They started working on environmental permitting requirements to submit an application to the California energy commission. "I am working right along and, low and behold, Diamond Energy decides to collapse their billion dollar North American operations and pull out of the project," Johns said.

Just weeks after Diamond Energy decided to close their operation, Pete Wilson was able to get the deregulation bill through the California legislature. So power was now deregulated. Power generation development companies throughout the country were suddenly very interested in building new facilities.

"So, I then gathered up all my charts and graphs and contacted all of the big names in the energy business," Johns said. "I settled on partnering with Baltimore Gas and Electric, (BG&E) which is the nation's oldest utility." That was in '96. Baltimore has subsequently changed its name to Constellation.

Constellation is now the parent company and their regulated subsidiary is BG&E. Johns partnered with them in '96. They were able to get to the permit data adequate in '97. "Data adequate means that they will start processing your application," Johns said. It was the first application to be filed with the energy commission after deregulation for the first big merchant plant in Southern California in the past 20 years.

They filed in '97 and in May of 2000 received the first permit to be received in Southern California and the fifth that had been approved. "We teamed up with the city of Victorville at George Air Force Base. It is a great site, because it is not close to homes," Johns said. "April 5, 2001 we had a groundbreaking at the site. Within two weeks of the groundbreaking we sold the output of the facility in a contract with the department of water resources for 3.6 billion dollars."

Johns believes prices went up after deregulation because of simple supply and demand. "If you go back and look, there were 20 years between the time the last big plant was built in Southern California and the time we started ours," Johns said. "The place has been growing at an almost exponential rate. You and I use more energy than people used twenty years ago, largely because of computers."

Demand has gone up but the supply has not. That creates an imbalance. "It is so doggone fundamental that it is embarrassing," Johns said. "When Jerry Brown established the California Energy Commission twenty-five years ago, he established a very complicated procedure for power plants." (To be continued in the October issue of IEBCJ.)

Tribal

continued from page 1

will use the money to pay for installation of cameras at major street intersections to better monitor traffic. Additionally, some of the money will be used to purchase or upgrade computer equipment to control traffic lights. Better signal control means shorter waits at intersections and that in turn means less air pollution.

Cars forced to wait lengthy intervals at stop lights produce various chemicals that contribute to air pollution, smog and ozone. Specifically, cars generate hydrocarbons, nitrogen oxides, carbon monoxide and carbon dioxide — all of which contribute to the brown haze we call smog. Of particular concern are hydrocarbons, which are known to cause cancer, and nitrogen oxides, which are a key agent in the production of ozone.

According to federal statistics, the number of people driving each year on local streets has more than doubled since 1970, and the emissions those vehicles produce on a per mile basis far outweighs the benefit of cleaner car technology. In fact, the

Environmental Protection Agency states that 40 percent of all nitrogen oxides emitted in the United States come from cars and trucks.

Anything that reduces emissions is a benefit, therefore, and for those who received the tribal grants, the money is an unanticipated windfall.

"They contacted us, saying they wanted to do something for the environment and the surrounding area, and they asked if we could use the money," Duane Baker tells the *Inland Empire Business Journal*. Baker is assistant to the city manager for Rancho Cucamonga, which received \$100,000 from the tribe.

"We'll use it for synchronization of signals, which will result in shorter waiting times at traffic lights and intersections," he adds. "Shorter delays means less idling and that means less air pollution."

In all, the tribal grants broke down like this: \$250,000 each to the cities of Fontana and Ontario; \$100,000 each to the cities of San Bernardino, Rancho Cucamonga and Chino; and \$25,000 each to the cities of Highland, Montclair and Upland.

"This contribution from the San Manuel Band of Mission Indians al-

lows us to update our efforts and fill gaps within our budget," says city of Chino Transportation Manager Tom Danna. Danna explains that the city's transportation budget has gaps between what it needs and what it can actually fund. Some of the money for the budget comes from local sources and some comes from the state and/or federal government. When it came, however, to completing two large capital improvement projects — expanding traffic signal coordination and upgrading the traffic communication system — the city came up short.

"We add several new traffic signals annually to accommodate traffic growth," he says, "however funding is not always available to tie these signals to our central computer. We have previously applied for grant money to assist with these projects but were unsuccessful. Thanks to San Manuel, we can move forward and update the system."

Baker, speaking for Rancho Cucamonga, agrees.

"We're very pleased with the San Manuel for being wonderful community citizens. This sort of came out of the blue. They contacted us and said they wanted to help, and they were looking for the right issue. They settled on this and the funds they gave us will make traffic control more efficient."

From the tribe's point of view, the grants are a way to help surrounding communities; to be good neighbors; to advance the tribe's own agenda, and to show that tribal gaming benefits more than Native Americans.

"This project is just one example of how Indian gaming benefits the local communities," tribal chairman Marquez tells the *Inland Empire Business Journal*.

"The tribe is at the beginning stages," he says "of what we hope to be a long and beneficial partnership with the local communities." "We already have, for example, a program with the city of San Bernardino whereby we gave them \$1.5 million for several fire trucks in exchange for an agreement to serve the needs of the reservation for the next five years," explains Marquez. "That agreement, the purchase of those trucks, would not have been possible without Indian gaming."

Marquez hopes that tribal assistance, with gaming revenues as the source, can benefit other community programs such as parks, computers

for local schools, after school aide programs and the development of sport complexes.

"The possibilities are endless," he states.

This first series of grants, however, are especially significant to the tribe. First, because they are indeed the first such grants awarded. Second, because the grants promote an environmental agenda particularly important to Native Americans.

Eddie Phillips is the environmental protection coordinator for the San Manuel Band of Mission Indians. He was behind the idea of awarding the tribal grants to combat air pollution in nearby communities.

"The tribe is developing an air quality plan, and this project fits perfectly into that framework," says Phillips.

Marquez remarked that ideas for ways to spend gaming revenues to the betterment of the surrounding communities comes from tribal members, who then present the idea to the tribal business committee. That committee then tries to determine the best way to make the idea work if it's considered to have merit. Once the "blueprint" of the idea has been worked out, the full idea is presented to the tribal council for full approval.

"In this way," Marquez continues, "the San Manuel have already donated considerable funds to Little League baseball teams; Boy and Girl Scout troops and more than 200 local community organizations, such as the Ronald McDonald House.

"We normally don't draw attention to ourselves, but this time we went about things a little differently, and decided that it would be a good thing to let the surrounding communities know what we're up to, and what our plans hold for the future."

"It's a great way for the tribe to get the biggest bang for its buck," says Rancho Cucamonga's Duane Baker. "By working with the cities to help fund existing programs, designed to deal with specific problems, the tribal leadership is creating a series of joint partnerships. Those partnerships work to our advantage as well as theirs."

When all is said and done, the programs launched by the San Manuel Band of Mission Indians show tremendous potential. So, the next time you visit a tribal casino, remember — part of the money you're about to drop into that slot machine may ultimately find its way back to an intersection near you.

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Airport Supplement

No Bull: SCAG Does Not Endorse El Toro Conversion

by John Elkins

Southern California serves more than 85 million air passengers (MAP) and transports 2.6 million tons of cargo each year, making it the largest regional airport system in the world. Los Angeles International Airport (LAX) alone is already the country's third largest passenger airport and second largest air cargo facility, handling 2 million tons of cargo each year.

However, the Southern California airport system is still struggling to serve the region's 15 million residents, millions of additional tourists and the world's twelfth largest economy. By the year 2025, Southern California's population will grow to more than 21 million residents, the equivalent of adding two cities the size of Chicago to the region. "SCAG" (Southern California Association of Governments) is a regional agency, which is concerned with the entire Southern California region. "One of its responsibilities is developing a regional transportation plan, an all-encompassing plan of roads and highways, transit and rail," said SCAG spokesman Jeff Lessgarden. "It also includes airports."

SCAG estimates that air passenger demand will nearly double to more than 157 MAP, and cargo demand is expected to triple, reaching 8.9 million tons each year by 2020.

As Southern California enters the 21st century, this anticipated population and economic growth presents numerous policy and planning challenges for the Southern California region. The Southern California Association of Governments (SCAG) is developing a Regional Transportation Plan (RTP) to address regional transportation needs in the year 2025. SCAG developed potential scenarios to accommodate forecasted automobile, rail, and aviation transportation demand in the region.

"SCAG does not have any authority over whether or not individual airports grow or to what extent they grow," according to Lessgarden. "But what SCAG is trying to do through its policy process is help Southern California come up with a more regional

...Study Shows Impact on Ontario

approach to accommodating the future requirements on the entire system." In spite of the number of passengers that are served, the region's commercial airport system — including LAX, Ontario, Burbank, Long Beach, John Wayne in Orange County, Palm Springs and Lindbergh Field in San Diego — combine for only 8,400 acres. By comparison, Chicago's O'Hare Airport alone is 7,700 acres.

In addition, urbanization and development make expansion of existing commercial airports difficult. Most facilities have operational restrictions to minimize air quality, noise and other community impacts associated with airport activity. Existing and recently closed military airports — along with the Palmdale airport — have the capability of adding 37,000 acres of airport space to the region.

Without developing additional capacity, current projections indicate our airport system will experience a 33 percent shortfall for passengers and 66 percent for cargo by 2020. Failure to adequately address and plan for this significant growth in airport demand will not only result in major air and ground congestion, it will also seriously jeopardize Southern California's position as a national and international trade center.

However, this additional capacity must be carefully planned and developed to ensure a fair, regional strategy for distributing airport capacity that minimizes community disruption and impacts on our quality of life. SCAG "developed a system of different future airport system scenarios because there are a number of uncertainties when you look at the present system," Lessgarden said.

"We do not know whether or not El Toro will actually get converted for airport use. We do not know whether or not the LAX master plan will go

forward or to what extent it will go forward; whether or not more aggressive marketing could foster oth-

SCAG estimates that air passenger demand will nearly double to more than 157 MAP, and cargo demand is expected to triple, reaching 8.9 million tons each year by 2020.

er airports in the area, for example Palmdale, or the extent that high-speed rail connections between airports might alter the systems ability to handle future travelers."

So, what they did basically was an exercise to look at how the region could best accommodate this future demand by testing certain scenarios such as, "What if El Toro were to become an airport?" and, "What if LAX stays where it is?" from a systems standpoint.

The Southern California Association of Governments (SCAG) began with 10 aviation system scenarios, which were then reduced to four scenarios which were recommended to the Transportation and Communications Committee. The Southern California Association of Governments (SCAG) is developing a Regional Transportation Plan (RTP) to address regional transportation needs in the year 2025.

SCAG worked with the Federal Aviation Authority (FAA) to complete an air space analysis that was critical to selecting a final scenario for incorporation into the final RTP (Regional Transportation Plan) 2001 Update.



The FAA analyzed the scenarios to differentiate among them in

terms of likely impacts on the region's airspace. Until the FAA completed its study, SCAG used the scenario approved in the 1998 RTP which included expanding LAX. The FAA's Air Traffic Airspace Management Program Office, in consultation with the FAA Western Pacific Region Air Traffic Airspace Branch, tasked MITRE's Center for Advanced Aviation System Development (CAASD) with a high-level airspace analysis of the scenarios described in the SCAG RTP.

This analysis was designed to identify differences among the scenarios in terms of their impacts on L.A. basin airspace and to flag areas of possible airspace problems. SCAG provided data at the outset of the study on the number and distribution of flight operations among all regional airports in the study area and their associated arrivals and departures. MITRE/CAASD analyzed the data provided by SCAG relative to the current airspace structure. MITRE/CAASD did not validate or refine SCAG data input to the analysis.

SCAG adopted the following assumptions: each flight operation was assigned to the single fix closest to its arrival or departure airport, and only air carrier and commuter operations are included in the analysis. The four aviation scenarios that were under final consideration were: the RTP Baseline scenario — "With all the airports unconstrained, what is the demand in 2020?" Scenario 2 — "Can Ontario and Inland Empire airports meet future demand with high-speed rail?" Scenario 8 — "What will the addition of El Toro have on the airport system's ability to meet future demand?" and Scenario 9 — "What effect would,

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At deadline...

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Convention Center. Fourteen hundred-1500 attendees are expected to attend this year's meeting of the Southern California Human Resource Professionals.

This year's conference features two outstanding keynote speakers — Erin Brockovich and Rita Rudner. Sixty workshop/seminars covering a variety of HR-related topics will be offered. For information, call (213) 622-7472 or visit www.pihra.org.

Driving Yourself Crazy??? New Ridesharing Campaign

Brightly wrapped vans, free-way billboards and newspaper ads will encourage commuters to share rides in a new Inland Empire marketing campaign to start this fall.

SANBAG and Riverside County Transportation Commission will team up to reach employees who travel to work along Interstate 10 and State Routes 60 and 91. The agencies will target commuters caught in traffic, with the theme,

"Driving Yourself Crazy? Call 1-866-RIDESHARE."

The campaign will feature 10 commuter vans wrapped in transparent vinyl, three billboards placed in high traffic areas, and weekly advertisements in county-wide newspapers.

Lake Elsinore Outlets Announce 82-Foot Electronic Message Board

Lake Elsinore Outlets has announced the installation of an 82-foot-high electronic message board at the north end of the outlets' property. Expected to be completed very soon, it is one of the largest in the Inland Empire and will act as a gateway to the Lake Elsinore community.

Clearly visible to all 1-15 north and southbound traffic, the message board screen will feature black and white lettering with 16 levels of shading, which will list the Lake Elsinore Outlets upcoming promotions, entertainment, new merchants, and many of the city of Lake Elsinore's community events. The sign was designed and manufactured by City Neon out of Bakersfield.

GETTING ORGANIZED

Procrastinator's Guilt — Part 2: The Gift That Keeps on Giving

by Marla Benson

This is the second in a two-part series on one of the most common syndromes afflicting our society: the dreaded "Procrastinator's Guilt."

In part one, I shared with you the five most common reasons (a euphemism for "excuses") that procrastinators tend to use to continue procrastinating. I discussed the root causes and some reality checks for dealing with them. The issues included:

- "I'll Do It Later When I'm Not So Busy."
- "I Need a Whole Day Just to Get Started on This Project."
- "This is a Project That I Just Plain Old Dislike Doing."
- "I Want It to Be Done Perfectly, and I Won't Do It Until I Can Do It to My Level of Perfectionism."
- "I'm So Busy Doing Things for Other People, I Just Can't Seem to Get Around to Doing My Own Projects."

How do I know these symptoms so well? Because I've heard them over and over again from the thousands of people nationwide who've attended my "DeClutter U" seminars. And yes, even I've been guilty of a few myself. But I've learned some wonderfully simplistic tools that I'll share with you in this article.

My top stress-reducing, overcome-procrastination technique comes in two simple parts, plus I'll throw in one important "cool tip." But don't let the simplicity of the following method fool you into thinking that it isn't effective ... to the contrary. Its simplicity is what makes it so effective and usable for even the most accomplished procrastinator.

Make Appointments With Yourself. So many of us keep waiting for

the perfect moment to get a task done, even though we know that perfect moment will never come. So it's especially important that we make a commitment to begin. Get out your calendar and make an appointment with yourself to begin the task. Treat that appointment just as if you were meeting with another person. Don't cancel or disrespect it. This would just cause you more "procrastinator's guilt," and that's what we're trying to overcome.

Make the Appointments in Small Pockets of Time. There's no law that says that all appointments, meetings, etc. must be in one-hour blocks. When you make the appointment with yourself, make it in a small pocket of time, meaning 20-minute sessions or less.

It's amazing what we can accomplish in 20 minutes. The key is to make the commitment to do the task and to stay focused on it for that period of time. I liken this technique to the famous question, "How do you eat an elephant?" Answer: "One bite at a time." Those projects that you've been putting off and that you think need a whole day or three-hour blocks to accomplish ... are just elephants.

You have two choices. You know you eventually have to face that elephant. You can procrastinate and procrastinate, then eat the entire elephant in one large gulp, get terrible indigestion and promise yourself you'll never do that again. Or you can break the elephant into 20-minute bites, and get started.

Will the project take longer over time to complete? Yes. Will it get done eventually? Yes, and with much less stress and inner torment. Remember, the issue for procrastinators is getting started. Most procrastinators put off projects because they're

overwhelmed by the thought of the entire "elephant." I take great comfort in knowing that I can tackle just about

"The key is to make the commitment to do the task and to stay focused on it for that period of time. I liken this technique to the famous question, 'How do you eat an elephant?' Answer: 'One bite at a time.'"

any "elephant" if it will be over in 20 minutes.

I use this technique for one of the tasks that I dislike most in life. Yours might be _____ (fill in the blank with your least favorite task.) For me, it's cleaning closets. There's nothing about this job that I enjoy or look forward to. So I used to put it off... and put it off.

Now I make an appointment in a 20-minute segment. I go to the closet and clean like mad for an entire 20 minutes. At the end of the 20 minutes, I look at my watch and often say, "Gee, this isn't so bad," and I'll keep going. Other times, I'll say, "Well, that was the most miserable 20 minutes I've ever spent on a task," and I let myself off the hook. I'm done until the next 20-minute appointment.

Most importantly, I'm free of that completely counterproductive "procrastinator's guilt." You see, I'm so proud of myself for what I have done,

that I don't have to dwell on what I've put off. I accomplished exactly what I set out to do — even if it was only 20 minutes. I can now get on with the rest of my life and feel good about myself.

Now, I know what you're thinking. If I decide to stop cleaning the closet after only 20 minutes, I have 20-minutes worth of clothes out on the bed. But, no, that's not the way it works.

IMPORTANT COOL TIP: Break the task itself into small pieces. For example, with the closet, can I do the just the shoes in 20 minutes? Yes. Just the belts? Just the suits? Yes, Yes.

Not only are the tasks scheduled in short spurts of time that just about any procrastinator can tolerate, but they're broken into stand-alone "modules," tasks so easily completed that additional 20-minute segments can be tacked on when I'm on a roll.

So, don't procrastinate. Create a list of tasks that you've been putting off. Then go back and look at how you can break each project into small pieces. What could you complete in the first 20 minutes? What could you complete in the second 20 minutes, and so on. Pretty soon that elephant looks completely manageable. Need some help to get the job done? Ask for it. Need to say "No" to other people's priorities in order to take better care of your needs? Do it.

Break out the calendar and, in ink, schedule appointments with yourself. Then stick with them. You'll feel so good about what you accomplish that you'll never again suffer the dreaded "procrastinator's guilt!"

Marla Benson has conducted more than 600 seminars in 46 states and Canada and has authored "Shortcuts to Creating Organized Files & Records." She can be reached at DeClutter_U@yahoo.com.

CORPORATE PROFILE

From Cartons of Adidas to Cases of Drill Bits — Pilot Air Freight Delivers the Goods

by Georgine Loveland

Bits and pieces of business apparatus or chunks of hunks of mechanical paraphernalia, apparel and shoes—even a Coca-Cola soda fountain machine—sent from Pilot's Pomona Distribution Center to Anchorage, Alaska, are the stuff of success for this respected leader in the air freight forwarding industry.

Pilot Air Freight is known as a creative expediter, a company that relishes the toughest assignments as much as the more mundane. It is so important to this organization to service its customers in the most time and cost efficient manner possible, an around-the-clock staff member, a "real person," actually is on beeper call to field last minute delivery requests, even on holidays.

Customer service is not just lip service to Pilot, but a responsibility to which all those affiliated with the award-winning organization are dedicated. District manager, David Gilliland and his staff's continued commitment to companies such as Verizon Wireless & Logistics of Pomona to coordinate their daily shipments from locations in Oregon and Washington, to Arizona, Nevada and Colorado, have earned the air freight company "preferred carrier status" from Verizon.

Pilot Air Freight, with corporate headquarters in Lima, Pa., operates 65 offices nationwide. The Ontario loca-



Ready and waiting — a Pilot Air Freight truck is ready to roll.

—Photo provided by A Trice Photographics Inc.

tion, 3929 E. Guasti Rd., Suite F, has been an important player in the Inland Empire's economy since 1997. Gilliland and operations manager Mario L. Esqueda consider the company "the travel agent for freight."

Regardless of the methods used in transporting freight in an expeditious manner, operational flexibility is the key to success, both men commented. "We contract out from origin to destination," Gilliland explained. "That means we are not tied into regular takeoff and landing times like UPS."

Esqueda is a logistics and distribution expert; his is an "Excedrin headache" type of job. He is responsible for routing all kinds of cargo through a wide variety of variables to

meet the customer's time and budget constraints: dealing with bad weather; defining the freight's space requirements—wide-body or narrow aircraft capabilities, etc. The challenge he constantly faces is to provide the most efficient, cost-effective service in a highly competitive industry.

Not one of the big guys in its field, Pilot excels through ingenious problem solving and creativity when dealing with risky assignments—an ability that attracts clients who need special attention and service. Just ask Adidas America. Last June, the company was turned down by Pilot's competition when it searched for a way to get its clothing samples and footwear to its 65 locations throughout the country overnight.

Pilot pulled it off using its state-of-the-art PACE computer system, maneuvering the product (one to 18 boxes per destination) on time, earning the organization a 98 percent on-time delivery rate and the continued business of Adidas America as well.

Pilot studies flights from all over the world when researching the best plan for its customers' cargo, and is respected for its expertise in utilizing commercial airline space to move goods coming into or out of Ontario International Airport. Pilot trucks transport the cargo to its Ontario facility where it is individually processed, checked and inspected for proper

packing, then sent on its way. Pilot also uses LAX to service its customers, freeing up options for international as well as domestic traffic. It is an amazingly complex procedure.

The company offers the "Inbound Logistic Service," allowing a local customer to arrange a shipment to anywhere. Offering a service with few restrictions on weight or size, Pilot is able to go "where angels fear to tread." "We come in as an option," Esqueda noted, "We'll work with that customer to see what the needs are for a full container to go to Beijing."

"The company offers a Platinum Guarantee service," Gilliland added. "If the cargo does not arrive by the promised time, the customer does not receive a bill." Cost is also a factor in the choice of transporting different types and quantities of material. Pilot has: first flight service; next day a.m.; next day p.m.; two-day; three-day, and three-five day economy. There are restrictions on perishables and precious metals, due to liability concerns.

Gilliland's staff understands which airlines are right for which cargo, and expects the "lift" capability, or capacity to move freight, will expand more at ONT than at LAX. "Ontario is a wonderful facility," Gilliland said. "There is so much wide-open space and room to expand."

Pilot's Ontario office will do more than \$2 million this year. Because the city of Ontario is a bustling hub of economic development for the Inland Empire, even though the national economy is waffling somewhat, the local office has exceeded last year's revenue by at least 15 percent.

Esqueda and Gilliland know that their reputation is only as good as that last shipment, and believe that being honest and upfront in their business practices adds not only to the success of their company, but also to their commitment to the Ontario business community.

"Stuff happens that we can't control," Gilliland commented. "But, we can control our integrity. This is a total team effort."

Visit pilotair.com for more information.



Pilot Air Freight district manager, David Gilliland and operations manager, Mario L. Esqueda plot the most efficient freight forwarding routes for their clients in their Ontario facility.

Photo by Georgine Loveland

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CORNER ON THE MARKET

Business Cycles Offer Clues to Investment Opportunities



Business activity tends to go in cycles, and understanding the stages of a business cycle can provide clues that may help you identify favorable investment opportunities. While some stocks tend to be immune to economic swings, others perform better or worse during different stages of the business cycle.

The business cycle can provide insight, but it is important to realize that the U.S. economy rarely follows this cycle precisely, and that the amount of time spent in each stage of the cycle varies. In addition, the economy does not always expand to its fullest levels, nor does it always dip into recession. It does, however, tend to proceed through six typical stages. Here are some general guidelines to

which market sectors are inclined to benefit in each cycle.

Stage 1: Economic Slowdown

In a period of economic slowdown, utilities and financial company stocks usually react favorably as it becomes clear to investors that the economy is sluggish. Long-term interest rates peak, and shorter rates begin to fall as the Federal Reserve implements strategies to stimulate the economy. Thus, investors often buy interest-rate sensitive stocks. Utilities, which generally have high-debt lev-

els, benefit as rates decline. Financial companies also benefit as rates (and therefore their cost of funds) decrease and loan demands increase.

Stage 2: Anticipated Recovery

With anticipated economic recovery, consumer stocks typically rise, as low-interest rates encourage consumers to spend more. Stock prices are generally very low during this stage of the economic cycle.

Stage 3: Mid-Cycle Recovery

In a mid-cycle recovery, interest rates begin to go up, and early signs of inflation emerge. At this stage, stocks generally perform better than bonds. Industrial companies, such as electrical equipment, machinery and construction come into favor.

Stage 4: Full Expansion

During the full expansion stage of the business cycle, interest-rate sensitive stocks generally peak by the time the cyclical expansion is fully under way. Opportunities may appear among companies that benefit during higher inflation and in higher interest-rate environments, such as chemical, technology and energy stocks.

Stage 5: Economic Peak

At the economic peak of the

cycle, the major stock market indexes may dip below their 12-month moving averages. Basic materials companies (including chemicals and metals) and energy stocks are often favored by investors since inflation is probably peaking during this cycle.

Stage 6: Economic Decline

When the business cycle reaches economic decline, investors attempt to protect their portfolios as the economy slows by moving back into "early-cycle" stocks, beginning with consumer non-cyclicals, which are companies that sell products and services whose demand is not tied to the economic cycle.

The Cycle Is Not Precise

While tracking the business cycle can be a useful barometer for investors, keep in mind that the business cycle is not precise. In addition, pinpointing particular stages of economic activity is not always easy and even economists do not always agree on exactly where the economy stands in any particular cycle.

Submitted or contributed by Shawn Hochuli, financial advisor, Morgan Stanley, Ontario, CA. 909-605-1318. This article is published for general informational purposes and is not an offer or solicitation to sell or buy any securities or commodities. Any particular investment should be analyzed based on its terms and risks as they relate to your specific circumstances and objectives.

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For Insight on Inland Empire Business ...

CLOSE - UP

Arrowhead Regional Medical Center Is a Shining Example of Compassion and State-of-the-Art Medical Care

by Georgine Loveland

County hospitals have historically been regarded as dark, forbidding and overcrowded facilities, understaffed and poorly equipped. This has often been the case; the poor patients, whom these facilities are supposed to serve, are often punished for their poverty by being relegated to hospitals and medical care that is substandard at best.

This is not the case at Arrowhead Regional Medical Center, ARMC, a teaching facility located at 400 North Pepper Ave. in Colton. San Bernardino's county facility consists of five buildings: Behavioral Health, Hospital, Outpatient Care Center, Diagnostic and Treatment, and the Central Plant, plus three helicopter pads which can accommodate standard medivac and/or military Blackhawk helicopters.

There are 90 behavioral health and 283 hospital inpatient rooms, and most are private. The center is truly a "shining example" of the best modern healthcare has to offer. Light is everywhere, providing an uplifting and calming atmosphere conducive to hope ... in direct counterpoint to the despair and fear more often experienced in less vibrant surroundings.

As CEO/hospital administrator, Mark Uffer commented, "We give healthcare the way it was designed to be delivered. We are the Smith Barney of healthcare." Uffer tells the sto-

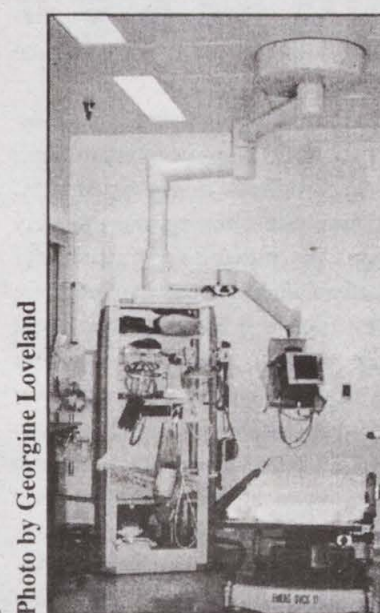


Photo by Georgine Loveland

One of the Medaes Columns used in the hospital's trauma unit.

ry of Alex Lavruk, a Mt. San Antonio College professor of music who had been in an accident, resulting in badly broken bones in his leg. He was taken to a valley hospital where the leg was splinted and he was discharged, given a crutch, and sent to Arrowhead Regional.

The emergency room was being remodeled at the time, and Lavruk, ace-bandaged from thigh to toes, was waiting for help and in a lot of pain when Uffer walked in. Swiftly comprehending the situation, he "got everything going" and the patient was

"fixed up and back to work in less than five days."

The grateful Lavruk had been treated with dignity and compassion and he called the hospital administrator to thank him. "He's a classic human being," Lavruk said. "I was in bad shape and the hospital was so incredible, neat and organized. The caring I experienced there was unbelievable."

Uffer commented simply, "Helping others is the epitome of this job. This is a unique opportunity. Most people (in the medical administration field) never get the chance to run a hospital in the way its never been done before."

Uffer was born in San Bernardino and has a love for the people and the dedication to better the lives of those who need the services of the hospital, whether residents or visitors to the area.

He always wanted to have a career in medicine and was trained as a respiratory therapist and worked at the old county hospital. He left to begin a career in administration in private hospitals, but was unhappy and wanted to return to his hometown.

Uffer leads a facility which offers a plethora of services, including:

1. Outpatient care center:

- A. 68 specialties – 1. Surgery, 2. Internal medicine, 3. Orthopedics, 4. Pediatrics, 5. Women's health
- B. Serving approximately 1,000 patients a day

2. Inpatient care

- A. Average daily census – 216 for the last year
- 1. Maximum census achieved – 259
- 2. 267 beds in use

3. Inland counties regional burn center

Only burn center for four counties: San Bernardino, Riverside, Inyo and Mono.

The facility was constructed to meet or exceed the year 2008 earth-

quake construction requirements. By design, the facility can withstand a magnitude 8.3 quake and still continue to function for 72 hours, cut off from all external services!

The construction concept is a "floating" building, structurally stiffened, that does not rest on the foundation, utilizing 392 base isolators that stretch and absorb vibrations; sandwiched layers of rubber and steel plates for lateral movement; 184 viscous dampening devices (shock absorbers); diagonal cross members, an architectural design for building support; pipe ball joints for flexibility, adapted from ocean oil rigs, and 25 seismic portals allowing traffic between connected buildings.

The advanced technology utilized at Arrowhead Regional Medical Center is second to none. The Medaes Columns found in the trauma unit and ICU contain most support features that are attached to the wall in most medical facilities. The columns allow necessary support systems housing monitors, vacuum, oxygen and electrical equipment to be centrally located. The columns themselves are movable up to 359 degrees.

Another innovation is the state-of-the-art Optifill II, featuring automated prescription filling, found in the outpatient pharmacy. From the patient's hands, the prescription is first entered into the computer; a pharmacist reviews it, and, if approved it is sent to the Optifill computer. From there, a label is printed and placed in a coded cart; a bottle is filled and capped; the coded cart picks it up, and it is again checked by a pharmacist.

Another vital department at the facility is the Radiology department's award-winning digitized imaging and archiving system known as P.A.C.S. Dr. Carl Jansen has been recognized by no less than the Smithsonian as one of this year's "Faces of Innovation," for his lead role in implementing this system that replaces films, and greatly speeds up the process of reading masses of x-rays quickly, efficiently, and without the possibility

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Photo by Georgine Loveland

Pharmacists check prescriptions one last time in the Optifill II automated section of the outpatient pharmacy.

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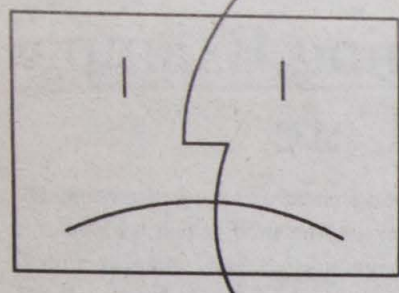
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COMPUTERS/SOFTWARE



by J. Allen Leinberger

MAC OS X... This is your Final Warning!!

Interface. USB stands for Universal Serial Bus. A Bus is a channel between devices. It is not public transportation.)

Now comes the long anticipated new operating system, OS X. Author David Pogue says quite simply that this new system is, "nothing like the MAC we've come to know." MAC authority Bob LeVitus called OS X, "an elegant, powerful tool that's the envy of the rest of the computer industry." Just as the original iMac replaced the external equipment, OS X replaces almost all of the internal workings. In fact, OS X is, in its simplest terms, a new MAC face ("Aqua") over the old UNIX system originally designed in the '60s. This is comparable to Windows covering over the original DOS program. UNIX is described by some critics as a stable and proven 40-year-old sys-

tem. Others have called it just 40 years old. One thing is clear. The bugs have been worked out by now. Experts claim to have a very hard time trying to make it crash.

Here is where it gets expensive.

Because it runs on a system that is radically different from your old MAC system, your old programs probably won't run on it. You will probably need a new FileMaker Pro program, for example. Microsoft, which just came out with a new Office 2001 for MAC, has announced an even newer Office 10 for the new MAC.

The new Adobe packages are also suspect and this shows how confused things are. Adobe, whose PageMaker was an original saving grace for Apple, has just repackaged all of their good stuff at about \$1000 per box. Their new Publishing Collection, for example, contains the new PageMaker

7, Acrobat 5 and PhotoShop 6. It was just released in the middle of July. Similar collections include Streaming Media, Digital Video and Web.

Their PR firm tells me that these will work just fine in the new OS X, but their Web site says that these programs are not ready for the new system and that other, newer ones will soon take their place. Recognizing these problems, Apple has created a fallback system. Every new OS X disk contains OS 9.1 as well. This "old" program is called "MAC Classic" and is in there so that you can run all of your old programs on a system they will still work under.

This means that when the Adobe people tell me that their current programs will be OK, that's because you can fire them up in the Classic format, OS 9.1. All of the Adobe programs

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EMPLOYERS GROUP

When Work Becomes Too Much

by Thomas K. Harang, SPRHR,
staff consultant

The employment relationship is a dance between the employer and the employee. The employer seeks the most return on its investment of payroll dollars spent and the employee seeks the greatest compensation for his/her efforts. Employers desire a fully committed workforce and employees frequently seek to balance their lives at work with their lives at home. There are plenty of company executives seeking a competitive advantage in the marketplace and the workplace through increasing individual and corporate productivity. Many employees are wondering just how much work is "too much."

The findings of a recent study, "Feeling Overworked: When Work Become Too Much," a report published recently by Families and Work Institute and PriceWaterHouseCoopers, LLP, addresses a number of questions of interest to executives and human resources professionals.

The study of a national sample of 1003 adult (18 or older) workers addresses these specific concerns:

1. "How prevalent is feeling overworked?"
2. "What aspects of jobs contribute to feeling overworked?"
3. "Who is most likely to feel overworked?"
4. "How is feeling overworked related to job performance?"
5. Personal and family relations?
6. Employee stress and health?

The study found:

Feelings of being overworked are pervasive in the U.S. workforce. At least sometimes during the past three months, 54 percent of employees said they felt overworked; 55 percent said they felt overwhelmed by how much work they had to do, and 59 percent said they did not have time to step back and process or reflect on the

work they were doing. Nearly half of employees (46 percent) indicated that they experienced at least one of these feelings often or very often during the preceding three months. Managers and professionals, baby boomers, and women tend to feel more overworked than other employees.

According to the study, the implications for employers fall into four domains: safety in the workplace, job performance, retention, and health care costs.

Safety in the workplace

The consequences of feeling overworked had major implications for these four categories. Employees who feel overworked make more mistakes and frequently experience a serious loss of sleep. These factors can increase the likelihood of workplace injuries (workers' compensation costs) or costly mistakes on the job. Feeling overworked may be connected to a decrease in employee morale and an increase in workplace violence. Human resources professionals can take constructive action through accessing how overworked employees feel in their own workplace and by developing actions plan to address employee concerns.

Job performance

The impact of feeling overworked can have dramatic consequences on job performance. In addition to increasing the number and frequency of errors, a negative impact on employee health is also reported. Moreover, the report stated, "Employers should not assume that by getting the most work they can out of their employees, they will necessarily maximize productivity." Since employers see individual job performance as a critical variable in enhancing its competitive position in the marketplace, it seems that human resources professionals need to facilitate creating the optimum balance in the workplace.

Retention

Employees who feel "chronically overworked" are the most likely to

jump ship, according to the study. Retaining stellar employees is always a concern for the thoughtful employer. If discussing an employee's concerns with management is not a viable op-

"Employers should not assume that by getting the most work they can out of their employees, they will necessarily maximize productivity."

tion, the employee may consider a new position with a new company with similar pay and benefits without being overworked.

Human resources professionals should work with management to establish and maintain an open communication environment. Employees must feel comfortable going to management and communicating their feeling of being overworked. How management addresses such concerns is critical to the employer's success in retaining valuable human capital.

Health care costs

In addition to safety, job performance and retention issues, the feeling of being overworked could impact health care costs. The study found that the feeling of being overworked is "strongly associated with greater uti-

lization of health care" services.

"Employees who feel more overworked tend to feel less successful in their relationships with spouses or partners, children, and friends; to neglect themselves; to lose sleep because of work; to feel less healthy; to feel more stressed and less able to cope with everyday life." The study points out further that mental health problems are on a dramatic upturn. Indirectly then, human resources professionals can seek to control the rising cost of health care through an effective employee relations program that includes open communication with its employees.

The study concludes that many American workers feel overworked. The strategy for employers is to conduct employee opinion surveys, facilitate focus groups, monitor exit interviews, and analyze formal internal complaint data to keep in touch with its most important customers, its employees. Through using these analytical methods and establishing and maintaining open communication in management and in human resources, employers can identify overworked employees as well as those who perceive themselves to be overworked and are not, and address concerns before a mass exodus disrupts the organization's productivity.

Remember the Employers Group can be your partner in developing and implementing these diagnostic practices in your organization. To obtain more information about the study, point your browser to: <http://www.familiesandwork.org>.

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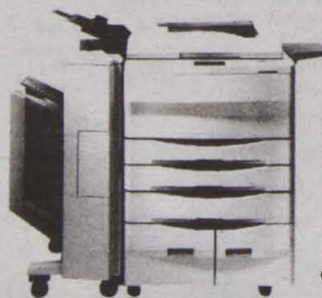


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MANAGING

Labor Day Survey Reveals Many Top Leaders Landing in the Rough

DDI research shows that development programs can help top execs overcome flaws in their style

Labor Day may be a golfer's last chance to work on a faulty golf swing — and many top executives may be facing their last chance to correct the flaws in their leadership styles.

A new survey reveals that many of today's leaders have personality traits that leave them in the corporate equivalent of a deep sand trap. Fortunately, there is a cure: leaders can overcome behaviors and habits that derail their careers if companies offer high-quality development programs.

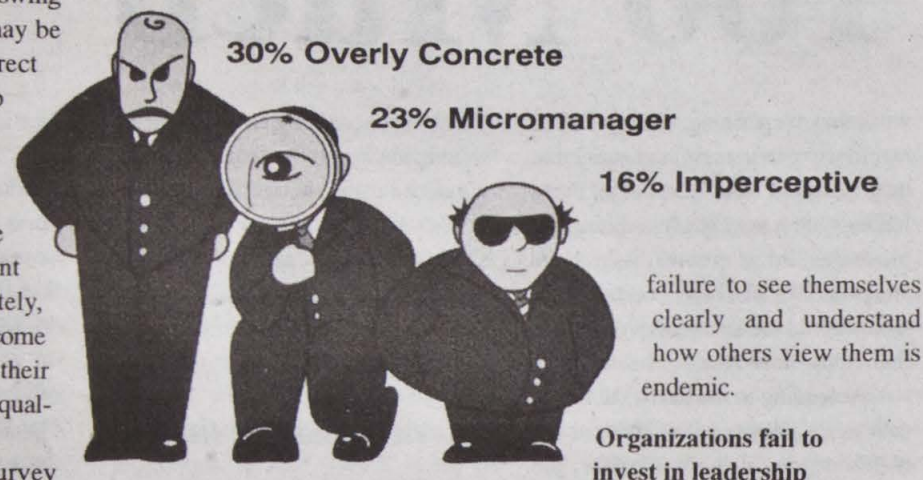
That is the lesson of a survey from Development Dimensions International (DDI), a global human resource (HR) consulting firm specializing in leadership development and selection system design and HR.com, the largest Web destination in North America for HR experts, advice, resources, products and services.

"Effective leadership is paramount to success today, but unfortunately investment in crucial HR systems, from selection to succession management, is falling short at all levels," said Richard S. Wellins, senior vice president of Global Marketing for DDI.

As part of its ongoing research, DDI conducted its most recent bi-annual "Leadership Benchmarking" survey in partnership with HR.com. Drawn from 187 organizations in 15 countries, more than 5,000 leaders, HR professionals and associates (non-management employees) responded to the survey. The survey revealed signs of leadership failure such as:

Low confidence in leadership: two out of three employees have low or moderate confidence in their companies' leadership. Even leaders themselves are concerned, with three out of every five leaders admitting they do not have a high degree of confidence in their organization's overall leadership capability.

Leaders lack loyalty: The survey revealed that more than one-third of leaders see at least a moderate chance that they will leave their organizations for another job. Issues related to career advancement and personal development have the greatest impact on leaders' desire to leave.



Poor prospects for the future:

The DDI/HR.com survey uncovered widespread and increasing anxiety about future leadership. Today, 82 percent of organizations have a hard time finding qualified leaders. Only two years ago, 74 percent of organizations indicated it was difficult.

Leadership weaknesses

"Many executives are like golfers who have one little hitch that ruins their swings," Wellins said. "These executives have skills and knowledge, but one hitch in their personalities can ruin their careers. If they identify the problem early and practice correcting it, they can still have a nice round and not miss the cut." In the survey, DDI identified 11 such flaws — behaviors the firm calls "derailers" because they can derail a career and knock an organization off the track to success.

Derailers include: impulsiveness, being overly concrete, arrogance, micromanaging, self-promotion, volatility, being risk adverse, defensiveness, imperceptivity, approval dependence and eccentricity. Leaders and associates reported that the most common derailers are being overly concrete, micromanaging and imperceptivity. The derailers that are most frequently associated with overall poor performance include: imperceptivity, approval dependence, arrogance and impulsiveness.

"Being imperceptive — not being able to read others' behavior, intentions and motivations — is the most damaging symptom of management failure," Wellins said. Leaders'

increased their reliance on internal candidates for filling leadership posts, a practice that DDI believes is the most effective way of developing future leaders given the uncertainty of hiring from the outside.

According to the survey, organizations with superior financial outcomes are more likely to have high-quality leadership development programs. More than one-third (37 percent) of the organizations with superior financial performance had high-quality leadership development programs. Only 6 percent of below-average performing organizations had high-quality leadership development programs.

"Just look at the ever increasing number of COO and CEO failures over the last 24 months. A lack of investment in leadership can be disastrous, especially when leaders are being asked to do more and more. Making the investment will definitely pay off," said Wellins. A copy of the Leadership Benchmark survey is available for \$29.95 by calling DDI at 1-800-334-1514.

About DDI

Since 1970, DDI has helped thousands of organizations achieve superior business performance through selecting, developing and retaining extraordinary people.

DDI's two major areas of expertise include:

- Building leadership capacity and capability, enabling organizations to meet their current and emerging business needs.
- Helping companies find and hire better people faster.

DDI's innovative solutions, including Web-based technologies, are customized to the needs of each client by a team of 1,000 experienced associates in 70 locations around the world. For more information about DDI, visit www.ddiworld.com.

HR.com is committed to providing Human Resources (HR) professionals with the information, tools and resources they need to successfully manage the people side of business. The Web site is: www.HR.com.

On the bright side

There are some positive signs. Nearly 70 percent of organizations plan to increase spending on training and development of leaders. And 45 percent of organizations have in-

LAW

Selecting the Best Corporate Structure for Your Business

by Gregory G. Brown, Esq. and Brian M. Hess, Esq.

A major decision facing most business owners is whether to establish their new or existing business as a legal entity. Understandably, the primary motive in considering a formal legal entity is avoiding personal liability for the obligations and debts of the business. Business owners usually realize that losses sustained by the business may wipe out the amount invested in the business, but the other concern is whether creditors of the business can reach the business owner's personal resources beyond the amount invested in the business, if the business assets prove insufficient.

Other motivations in considering a formal legal entity may include obtaining favorable tax treatment, creating a vehicle to facilitate capitalization of the company, and establishing a formal organization structure to assist in the maintenance and operation of the business.

With many organizational options, the business owner may be overwhelmed with the various choices which include the following: "C" Corporation, "S" Corporation, Limited Liability Company, Limited Liability Partnership, General Partnership, Limited Partnership, Professional Corporation, and the Sole Proprietorship.

Although an extensive analysis and discussion of the various business entities and their respective tax treatment falls outside the scope of this article, the following does present a brief discussion of the various entities available, as well as some of their objectives, benefits and disadvantages.

1. The Corporation:

A corporation is a separate legal entity existing under authority granted by state law. It has its own identity, which is separate and apart from its shareholders. As such, all income from the corporation is taxed at the corporate income tax rate. Subsequently, if company profits are distributed to shareholders in the form of dividends, they are again taxed at the receiving shareholder's individual income tax rate. Hence the term "double taxation."

Corporations are formed, among other things, to shield shareholders

from personal liability for the corporation's activities. If properly established and maintained, the creditors may look to the assets of the corporation for payment and not to the shareholders' personal assets for payment.

However, the corporation must act like a corporation in order to take advantage of its benefits. Unless all corporate formalities and requirements are adhered to (i.e., holding of shareholder and board of director meetings), the shareholders may be held personally liable for the corporation's debts and liabilities under the "alter ego" theory of liability (i.e., the corporate veil may be "pierced").

2. Comparison of the "C" and "S" Corporation:

"C" and "S" corporations are two particular forms of corporations that are prevalent in California. Both "C" corporations and "S" corporations are entities having the advantages of corporate form. Both enjoy centralized management and control through a board of directors elected by shareholders, privacy and anonymity of shareholder identities, as well as insulation of shareholders from personal liability.

The primary difference between "C" and "S" corporations involves income tax treatment. For income tax purposes, the "S" corporation is analogous to a sole proprietorship or partnership, and consequently, each item of income and expense is "passed through" directly to shareholders and not taxed at all at the corporate level. This allows the owners to take advantage of the corporate form and accompanying limited personal liability, but does not subject them to the double-taxation of corporate profits.

As you can see, the "S" corporation is an attractive device for those business owners who want to distribute the majority of the corporation's net profits. However, because the tax rate for individuals with large incomes is generally greater than the highest corporate tax rate, shareholders of a corporation with extremely high profits could pay more to operate in an "S" form than in a "C" form.

3. The Limited Liability Company:

A limited liability company

("LLC") is a relatively new form of legal entity in California that provides a shield for personal liability of the owners (called "members") while permitting the "pass through" tax advantages of a partnership. The primary benefit associated with the LLC is its flexibility. For example, an LLC can be operated either by its members/owners (similar to a partnership) or by appointed managers (similar to a board of directors). The LLC also has the added benefit that there is no "alter ego" theory of liability based on the shareholder's failure to hold meetings or observe other "corporate formalities."

4. The Limited Liability Partnership:

In California, the limited liability partnership ("LLP") is typically available only to partnerships engaged in the practice of law or accountancy. More-

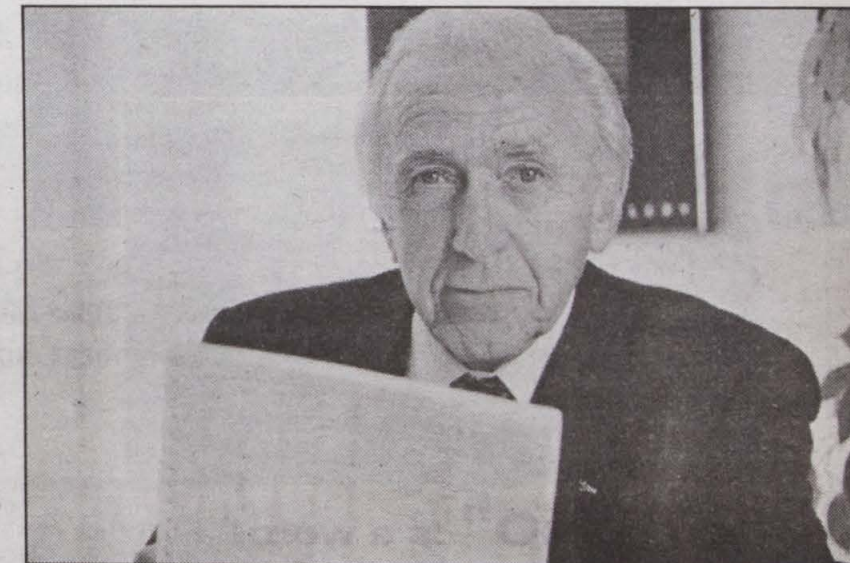
over, all partners of the law or accounting firm must be licensed to practice in their respective professions. In general, an LLP is a general partnership with the added feature of a corporate-style limited liability shield for its partners.

5. The General Partnership:

A general partnership is a form of business entity in which two or more co-owners engage in business for profit. No specific formalities are required to form a general partnership. Although a general partnership has some of the attributes of a separate legal entity, general partners remain personally liable for the partnership's obligations, and partnership income or loss is once again "passed-through" to the partners.

6. The Limited Partnership:

A limited partnership is very similar to a general partnership, but the limited partners are not personally liable for the partnership's obligations. *continued on page 45*



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Banking Supplement

Community Bancorp Closes \$3.1 Million Private Placement

Community Bancorp Inc. (Nasdaq: CMBC) announced that it has closed a \$3.1 million private placement of common stock.

"Community Bancorp is growing rapidly, more than doubling assets in the last two years," stated Tom Swanson, president and CEO. "This placement provides us with equity that we plan to use to reduce debt and continue our expansion."

Under the terms of the agreement, Community Bancorp sold an aggregate of 473,504 shares of common stock at an average price of \$6.63 per share, generating gross proceeds to-

taling \$3.13 million. No investment banking firm was used in the private placement. The company engaged an investment banker to render a Fairness Opinion on the transaction.

"After six quarters of retaining our SBA 7a guaranteed loans and rapidly growing our loan portfolio, we have entered a new phase in our strategy" added Bruce Mills, SVP and CFO. "In this stage, we will cap our SBA loans at about 40 percent of the total portfolio to ensure diversification. This infusion of capital will give us access to the funds we need to continue building all of our lending programs." A pre-

ferred lender, Community National Bank is the 7th largest SBA lender in

*"...we have entered
a new phase in
our strategy."*

—Bruce Mills

California and 38th in the nation.

Community National Bank, a subsidiary of Community Bancorp, is

a \$326 million financial institution headquartered in Fallbrook. Located between Los Angeles and San Diego, the bank's primary focus is community banking and commercial lending, with additional lending niches of SBA and aircraft lending. The bank serves North San Diego and the Inland Empire communities with retail banking offices in Fallbrook, Temecula, Escondido and Vista. The bank has loan production offices in Fallbrook, Escondido, Los Angeles, Ontario, Orange, Sacramento, Temecula, Vista and in the East San Francisco Bay Area.

Centennial First Financial Services Announces Quarterly Earnings

Centennial First Financial Services (OTC BB CFFX) parent company of Redlands Centennial Bank

announced its performance for the second quarter of 2001. Earnings for the quarter ending June 30, 2001

were \$236,000 compared to earnings of \$220,000 for the second quarter 2000, representing a 7 percent increase. Undiluted earnings per share were 33 cents for the current quarter compared to 30 cents for the same period last year. Year-to-date earnings through June increased 6 percent from \$394,000 in 2000 to \$418,000 in 2001.

Total loans increased \$11.7 million, or 21 percent, to \$67 million from June 2000 to June 2001. Deposits, at \$101 million, represent an increase of \$20.2 million, or 25 percent for the same period. Total assets increased 24 percent or \$21 million, to \$109 million from June 2000 to June 2001.

Spencer, president and chief executive officer, stated, "Our results reflect our commitment to sound financial strategy combined with a focus on customer relationships and shareholders. We will continue to build a customer-centric company and continuously review opportunities and services that will benefit them, and create long-term value for our loyal shareholders."

In a signed Definitive Agreement, the company announced in Decem-

ber its planned acquisition of Palomar Community Bank in Escondido. The company is in the process of raising \$6 million in capital to facilitate the \$10.5 million cash transaction. States Spencer, "The synergy between these two dynamic community banks will provide increased benefits to shareholders of Centennial First Financial Services as well as customers of Redlands Centennial and Palomar. The combined resources will provide an expanded base of service and product capabilities, as well as provide a springboard for future expansion."

Currently a one-bank holding company, Centennial First Financial Services was formed in December 1999 as the parent company of Redlands Centennial Bank, which has provided banking services since August 1990. The company operates its main office and construction division in downtown Redlands, a full-service branch in Brea, and an SBA loan production office in Santa Ana.

Additional information is available on the Internet at www.redcent.com or by contacting Douglas C. Spencer directly at spencerdc@redcent.com.



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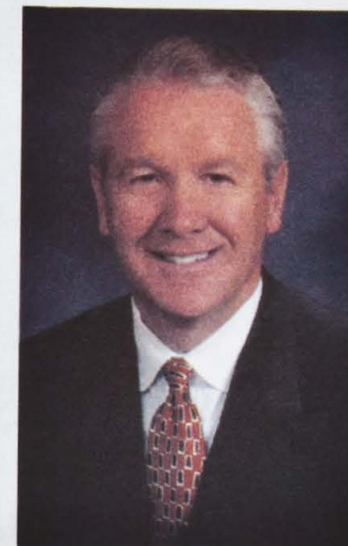
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Banking Supplement

CVB Financial Corp Reports Second Quarter Operating Results

CVB Financial Corp (NASDAQ:CVBF) and its subsidiary, Citizens Business Bank, announced record results of the second quarter of 2001. This included record deposits, record loans, record assets and record

earnings.

The company reported net income of \$9.6 million for the second quarter ending June 30, 2001. This represents an increase of \$1.2 million, or 14.17 percent, when compared

with the \$8.4 million in net income reported for the second quarter of 2000. Earnings per share for the second quarter of 2001 were \$0.34 per diluted share. This is up \$0.04, or 13.33 percent, when compared with

earnings per share of \$0.30 for the second quarter.

This is the 37th consecutive quarter of record earnings for the company. Earning results for the second quarter of 2001 produced a return on beginning equity of 20.74 percent, a return on average equity of 19.12 percent and a return on average assets of 1.71 percent. The efficiency ratio was 46.46 percent.

Net income for the six months ending June 30, 2001, was \$18.5 million. This represents an increase of \$2.2 million, or 13.2 percent, when compared with net earnings of \$16.3 million for the first half of 2000. Diluted earnings per share were \$0.65. This was up \$0.07, or 12.1 percent, from diluted earnings per share of \$0.58 for the same period last year. Net income for the first half of 2001 produced a return on beginning equity of 18.65 percent and a return on average assets of 1.63 percent. The efficiency ratio for the half was 48.60 percent.

At June 30, 2001, assets were
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Banking Supplement

CVB Financial...

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\$2.33 billion. This represents an increase of \$216.8 million, or 10.27 percent, over the \$2.11 billion total

assets reported on June 30, 2000. Total deposits rose to \$1.65 billion. This is up \$175.9 million, or 11.91 percent, from \$1.48 billion last year. Gross loans and leases grew to \$1.07 billion as of June 30, 2001. This is an increase of \$76.3 million, or 7.69 per-

cent, from the \$991.4 million in gross loans and leases on June 30, 2000. Trust assets were \$993.6 million on June 30, 2001.

"We are pleased to complete our first half with these positive operating results," said D. Linn Wiley, president

and chief executive officer of CVB Financial Corp. "Our company had a 13.19 percent growth in net earnings over the first half of 2000 which is in line with our objective to increase earnings by 15 percent for the year.

CVB Financial Corp reported non-performing assets of \$754,000 as of June 30, 2001. This represents a ratio of non-performing assets to total assets of 0.03 percent. Non-performing loans were \$754,000. This represents 0.07 percent of gross loans and leases. The allowance for loan and lease losses was \$20.7 million as of June 30, 2001. This represents 1.94 percent of gross loans and leases, and compares with 1.83 percent on June 30, 2000. Non-performing loans and leases were 3.64 percent of the allowance for loan and lease losses.

Non-interest income showed continued growth. Non-interest income increased to \$11.4 million for the first half of 2001. This was up \$2.3 million, or 25.11 percent, from the \$9.1 million reported for the first half of 2000. Non-interest income includes asset management income, service charges and deposit fees. CVB Financial Corp continues to maintain capital ratios that exceed the well-capitalized standards established by the bank regulatory agencies.

CVB Financial Corp is the holding company for Citizens Business Bank. The bank is the largest bank headquartered in the Inland Empire Region of Southern California. It serves 23 cities with 30 branches in Los Angeles, Orange, Riverside and San Bernardino Counties. Shares of CVB Financial Corp common stock are listed on the NASDAQ National Market system under the ticker symbol of CVBF. For investor information on CVB Financial Corp visit the Citizens Business bank Web site at www.cbbank.com and click on the CVB Investor Tab.

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Banking Supplement

ADVERTORIAL

Buy, Build or Lease — a Critical Small Business Decision

by Bob Harris,
Business Bank of California

For the company owner, the decision to lease or purchase a facility is multi-dimensional. To make the best decision, it is important to know and balance long-term business strategy with personal financial objectives. The right move can make a big difference in the company's and owner's future. Your business advisors: accountant, lawyer, real estate broker, financial planner and lender, should be part of your planning. Their advice will determine how and when will be the best time to purchase a building in relation to your lease expiration date, market conditions, cash flow, growth of business and additional variables to consider for the future.

The first consideration in the lease vs. purchase decision is the immediate financial impact—what is the monthly payment; what are the out-of-pocket expenses to purchase, and how will the choice affect monthly cash flow?

A company with a solid earning's record will usually be able to assess the necessary credit facility, and take advantage of asset appreciation associated with ownership. Contrary to popular perception, leasing is generally a more expensive alternative, especially for businesses that remain at a given location long-term. Even if ownership payments were higher than leasing, the tax advantage of ownership can make a big difference.

On today's market, with rate at a nine-year low, the argument for purchasing property over leasing is even stronger. Some, but not all tax benefits on an annual basis include loan interest, triple net expenses (purchase or lease), depreciation, and lease payments. When owned personally, tax benefits go directly to the owner through the personal tax return on Schedule E. Remember that all permanent improvements you placed as a tenant usually remain with the property owner and will benefit his new tenant and not you.

To get a clear picture from a capital investment standpoint, small business owners will want a sophisticated financial analysis using one of two accepted methods—*net present value*

and *internal rate of return*. These approaches quantify the actual space costs involved and typically require the assistance of a commercial/industrial real estate broker or certified public accountant.

The time that is used to evaluate the return on investment should be factored into the decision. Often, owners choose the low-cost alternative, based on short-term assumptions. To make the best decision, owners should evaluate alternatives, both in terms of their return on investment, and knowledge of their business' future needs.

Owning real estate provides the advantage of building equity and future income for retirement; for example, an entrepreneur may sell the company and retire, but retain ownership of the real estate and lease it back to the new owner. Being your own property owner can be beneficial in how you structure your lease and all your improvements to the property remain yours. There are positive images associated with property ownership. *Stability of business* (here to stay), *successful* (acquiring assets), *strong financially* (larger facility), *positive image* (successful), *a member of the community* (supportive politically and economically).

Working with an experienced commercial/industrial broker, the requirements for your building will be matched to the inventory available for sale. To find the perfect building, take time and write down all your needs and wants. Interview brokers to insure compatibility; learn what they can do for you and what they cannot. Brokers earn every penny of their commissions from start to finish, if they support your needs to the best of their ability and their company's ability. Everybody becomes a winner.

Choosing the right broker initially is critical for future success. Jumping from one broker to another transmits a message that you are a "bounc-

er." Someone who takes all their time and energy, and then moves to another broker and continues the pattern. Remember, this is a small community and shortly, a "bouncer" will hear from no one! Good brokers avoid "bouncers." Their experience and time is too valuable to waste if there is no loyalty for their ongoing efforts. When you make your broker selection and begin looking at properties, make sure to take careful notes, based on your needs and wants. It can be a good idea to take along a camera to support building features and future questions. Remember that if a building is lacking something, your lender

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Jim Robinson
Executive Vice President, City National Bank

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For more information on the HeartCare Institute at Riverside Community Hospital, or to be referred to a cardiologist, call 788-FIND.

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1.	Bank of America (Southern California) 555 S. Flower St. Los Angeles, CA 90071	584,284 2	13.43	6.59	12	6,510,000	Barbara Robinson /Executive V.P. 3650 14th St. Riverside, CA 92501 (909) 781-3254/781-1595 barbara.l.robinson@bankofamerica.com
2.	Wells Fargo Bank 420 Montgomery St. San Francisco, CA 94163	115,539 20	10.75	6.77	7	1,420,000	Sherry Jo Parks /V.P., Branch Mgr. 334 W. 3rd St. San Bernardino, CA 92401 (909) 384-4805/381-6066
3.	U.S. Bank Minneapolis, MN	82,023 9	15.40	7.89	8	1,436,064	David D. Dizon /V.P./Branch Mgr. 27280 Jefferson Ave., Ste. 100 Temecula, CA 92590 (909) 296-6530/296-6527
4.	Union Bank of California 350 California St. San Francisco, CA 94104	34,819 4	13.00	9.24	11	421,576	Greg Adamson /Regional V.P. 3403 10th St., Ste. 605 Riverside, CA 92501 (909) 321-3854/321-3858 greg.adamson@uboc.com
5.	United California Bank 601 S. Figueroa St. Los Angeles, CA 90017 (Formerly Sunwa Bank)	9,314 1	15.36	9.64	8	126,308	Jonathan Holbrook /V.P./Manager 12545 Central Ave. Chino, CA 91710 (909) 627-7601/627-6020
6.	City National Bank 400 N. Roxbury Dr. Beverly Hills, CA 90210	9,046 26	20.23	6.23	10	130,060	David Fisher /V.P./Mgr. 3484 Central Ave. Riverside, CA 92506 (909) 276-8822/276-8864
7.	Imperial Bank 9920 S. La Cienega Blvd. Inglewood, CA 90301	7,482 10	8.86	7.55	6	43,111	Caroline Harkins /Regional V.P. 695 Town Center Dr., Ste. 100 Costa Mesa, CA 92626 (714) 641-2200/641-2219 caharkin@imperialbank.com
8.	California Bank & Trust 4320 La Jolla Village Dr. San Diego, CA 92122	6,953 6	10.62	6.20	5	74,079	Lorie Schulenberg /St. V.P., Br. Mgr. 41615 Winchester Rd. Temecula, CA 92590 (909) 296-2422/296-2412 schulenberg@calbt.com
9.	PFF Bank and Trust 350 S. Garey Ave. Pomona, CA 91766	2,965 -1	13.79	7.68	3	28,705	Larry M. Rinehart President/CEO (909) 623-2323/620-0296 pff@primenet.com
10.	Citizens Business Bank 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	2,307 15	22.14	8.13	1	34,963	D. Linn Wiley President/CEO (909) 980-4030/481-2130 ceo@cbbank.com
11.	Tokai Bank of California 300 S. Grand Ave., 6th Floor Los Angeles, CA 90017	1,913 -3	14.69	10.30	2	28,231	Richard J. Audino /Sr. V.P. 800 N. Haven Ave., Ste. 250 Ontario, CA 91764 (909) 989-8111/989-8523
12.	Community Bank 100 E. Corson St. Pasadena, CA 91103	1,155 7	15.11	7.97	6	13,545	W. E. Scott Burger /Sr. V.P. 200 E. Citrus Ave. Redlands, CA 92373 (909) 307-8140/793-3653 burgers@partnershipbanking.com
13.	Valley Independent Bank 1498 Main St. El Centro, CA 92243	796 6	15.24	7.62	18	8,267	Jack Brittain /Executive V.P. 39-700 Bob Hope Dr., Ste. 216 Rancho Mirage, CA 92270 (760) 836-1220
14.	Foothill Independent Bank 510 S. Grand Ave. Glendora, CA 91741	506 10	14.97	9.48	5	6,988	George E. Langley President/CEO (626) 963-8551/914-5373 glangley@foothillbank.com
15.	Business Bank of California 140 S. Arrowhead Ave. San Bernardino, CA 92408	311 38	11.90	7.86	4	2,874	Alan J. Lane President/CEO (909) 888-2265/885-6173 alan@businessbank.com
16.	Desert Community Bank 14800 La Paz Dr. Victorville, CA 92392	298 14	13.23	8.75	2	3,125	Ronald Wilson Chairman/Pres./CEO (760) 243-2140/243-0310 rlwilson@dcdbk.org
17.	The Bank of Hemet 3715 Sunnyside Dr. Riverside, CA 92506	292 8	14.02	7.97	0	3,101	James B. Jaqua President/CEO (909) 784-5771/784-5791 jjaqua@bankofhemet.com
18.	BYL Bank Group 7710 Limonite Ave. Riverside, CA 92509	285 -19	8.22	9.60	4	2,366	David Wilson /S.V.P., Reg. Loan Adm. Jackie Maldonado /V.P., Ops. Mgr. (909) 687-2265/681-1095
19.	Community National Bank 130 W. Fallbrook St. Fallbrook, CA 92028 (Formerly Fallbrook National Bank)	280 60	7.94	8.53	1	1,582	Thomas E. Swanson /Pres./CEO 27541 Ynez Rd. Temecula, CA 92591 (909) 693-5253/693-5265

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on page 22

N/A=Not Applicable WND=Would Not Disclose na=Not Available. Statistical data provided by Sheshunoff Information Services, Inc. (*Figures from December 2000 as March 2001 data was not available from sheshunoff at deadline.) All other information provided by banks listed. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Researched by Jerry Strauss. Copyright 2001 Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352.

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Banking Supplement

The Bank of Hemet Reports Earnings for June 2001, Declares Cash Dividend and Commences Common Stock Tender Offer

The Bank of Hemet (NASDAQ Bulletin Board: BHEM.OB) announced the net income for the three months and the six months ended June 30, 2001. Net income for the three months ended June 30, 2001 was \$683,000 or \$0.78 per share (diluted), compared to net income of \$743,000 or \$0.86 per share (diluted) for the same period in 2000. Net income for the six months ended June 30, 2001 was \$1,463,000 or \$1.67 per share (diluted), compared to net income of \$1,445,000 or \$1.66 earnings per share (diluted) for the same period in 2000.

Net income for the three months ended June 30, 2001 decreased by \$60,000 or 8.1 percent compared to the same period in 2000, primarily due to a decrease in net interest in-

come of \$271,000 and a decrease in non-interest income of \$42,000, partially offset by a decrease in non-interest expense of \$218,000. The decrease in net interest income of \$271,000 is primarily due to a decrease in the bank's net interest margin by 76 basis points when compared to the same period in 2000. Non-interest income for the three months ended June 30, 2001 also decreased by \$42,000 because of reduced income generated by the bank's data processing subsidiary, BankLink Corporation. The decrease in non-interest expense of \$218,000 is primarily due to a one-time charge made in June 2000 for salary expense of \$234,000, related to severance payments to two executive officers of the bank who retired or resigned dur-

ing June 2000.

Total assets at June 30, 2001 were \$292.2 million, essentially unchanged from Dec. 31, 2000. At June 30, 2001, non-performing assets were \$2,000 or 0.00 percent of total loans and foreclosed real estate, compared to \$58,000 or 0.02 percent, respectively, at Dec. 31, 2000. The bank's Tier 1 leverage capital ratio increased to 7.98 percent as of June 30, 2001 from 7.97 percent as of Dec. 31, 2000. The bank's total risk-based capital ratio decreased to 10.10 percent as of June 30, 2001 from 10.12 percent as of Dec. 31, 2000. The bank's Tier 1 risk-based capital ratio decreased to 9.09 percent as of June 30, 2001 from 9.13 percent as of Dec. 31, 2000. The FDIC considers Tier 1 leverage capital, total risk-based capital, and Tier 1

risk-based capital ratios of 5 percent, 10 percent and 6 percent respectively, to be characteristic of a "well-capitalized" bank. At June 30, 2001, the number of outstanding shares of common stock was 871,970 and total stockholders' equity was \$23,268,000.

The bank announced the declaration of a common stock cash dividend of \$0.60 per share of common stock payable Aug. 15, 2001. The bank last paid a common stock cash dividend in May 2001.

In addition, the bank announced the commencement of a common stock tender offer. The offer invites stockholders to tender shares of the bank's common stock at a price, net to the seller in cash, of \$44.00 per share, upon the terms and conditions set forth in the offer to purchase *continued on page 23*

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continued from page 20

Banks in the Inland Empire

Ranked by Total Assets as of December 31, 2000*

continued on page 24

Bank Name Address (Headquarters) City, State, Zip	Assets Size \$ (Millions) Assets % Change (12 Month)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	Nonperforming loans & Debt Secs. as a % of Core Capital & Loans Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail aAddress
20. First Professional Bank, N.A. 606 Broadway Santa Monica, CA 90401	268 -1	3.14	5.36	69	460	10 N. Fifth St. Redlands, CA 92373 (909) 335-8532/335-8534
21. Metro Commerce Bank 1248 Fifth Avenue San Rafael, CA 94901	209 7	21.35	7.62	0	3,183	Russell E. Scranton/Sr. V.P. 188 N. Euclid Ave., Upland, CA 91786 (909) 946-0551/946-4071 mcbupland@aol.com
22. FirstBank 11747 W. Ken Caryl Ave. Littleton, CO 80127	165 20	24.92	5.73	1	2,051	David E. Tschopp/President/CEO 73-000 Highway 111 Palm Desert, CA 92260 (760) 341-7000 don.thuente@firstbank.com
23. Palm Desert National Bank 73-745 El Paseo Palm Desert, CA 92260	136 27	23.91	6.65	59	1,785	Kevin McGuire Chairman/CEO (760) 340-1145/340-1387 kmcguire@pdnb.com
24. First Community Bank 74-750 Hwy. 111 Indian Wells, CA 92210	133 9	15.18	7.40	28	1,456	William T. Powers President/CEO (760) 836-0870/836-0878 billpowers@firstcommunitybank.com
25. Sun Country Bank 13792 Bear Valley Rd. Victorville, CA 92392	128 21	19.35	8.30	11	1,872	Michael Wilson President/CEO (760) 243-1240/243-3362
26. Rancho Bank 530 W. Bonita Ave. San Dimas, CA 91773	126 21	13.76	9.16	6	1,311	John Giambi/President/CEO 2009 W. Foothill Blvd. Upland, CA 91786 (909) 599-1213/394-0031
27. Temecula Valley Bank, N.A. P.O. Box 690 Temecula, CA 92593-0690	118 38	16.08	7.54	3	1,260	Stephen H. Wacknitz President/CEO (909) 694-9940/694-9194 swacknitz@temvalbank.com
28. Vineyard National Bank 9590 Foothill Blvd. Rancho Cucamonga, CA 91730	111 4	6.88	8.24	3	619	Norman Morales President/CEO (909) 987-0177/945-2975
29. Upland Bank 100 N. Euclid Ave. Upland, CA 91786	105 31	18.75	9.66	27	1,714	Fred Scarsella President/CEO (909) 946-2265/985-5376
30. Redlands Centennial Bank 218 E. State St. Redlands, CA 92373	94 24	15.81	7.27	3	983	Douglas C. Spencer President/CEO (888) 673-3236/(909) 798-1872

Continued
on page 24

N/A=Not Applicable WND=Would Not Disclose na=Not Available. Statistical data provided by Sheshunoff Information Services, Inc. (*Figures from December 2000 as March 2001 data was not available from sheshunoff at deadline.) All other information provided by banks listed. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Researched by Jerry Strauss. Copyright 2001 Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352.

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ADVERTORIAL

New Chino Commercial Bank Receives
Overwhelming Community Support

Chino Commercial Bank N.A./ reported its first monthly profit in June, with net earnings of \$1,148. Dann H. Bowman, president and CEO stated, "We are very pleased with the overwhelming community support of the new bank, and the growth in deposits and loans, which have allowed the bank to achieve a month-to-month profit in only 10 months since opening."

The new bank, which opened in September 2000, also announced results for the second quarter ended June 30, 2001, which showed an increase in earnings, as the posted loss for the second quarter was re-

duced by 38 percent to \$52,429 from a loss of \$85,239 for the first three months ended March 31, 2001.

The bank was able to achieve profitability for the month of June as loan value increased to \$6.5 million funded by deposit growth to \$17.4 million. The growth in deposits was primarily due to the increase in non-interest bearing demand deposits, which increased by \$7.9 million to \$13.5 million at June 30. Total assets increased to \$23.4 million as of June 30, 2001, up from \$13.6 million at Dec. 31, 2000.

Banking Supplement

Vineyard National Bancorp Announces Beneficial Change in Banking Charter

Vineyard National Bancorp (NASDAQ: VNBC), and its principal subsidiary Vineyard National Bank, announced that the bank has been formally approved to convert from a national to a state banking charter by the California Department of Financial Institutions. Concurrent with this approval, Vineyard National Bank has changed its name to Vineyard Bank.

"I'm extremely pleased that we have been approved to convert banking charters in such a short period of time," said Norman Morales, president and chief executive officer of Vineyard Bank. "The state charter will allow Vineyard increased flexibility in meeting our clients' financial needs. We will be better positioned to grow with their success."

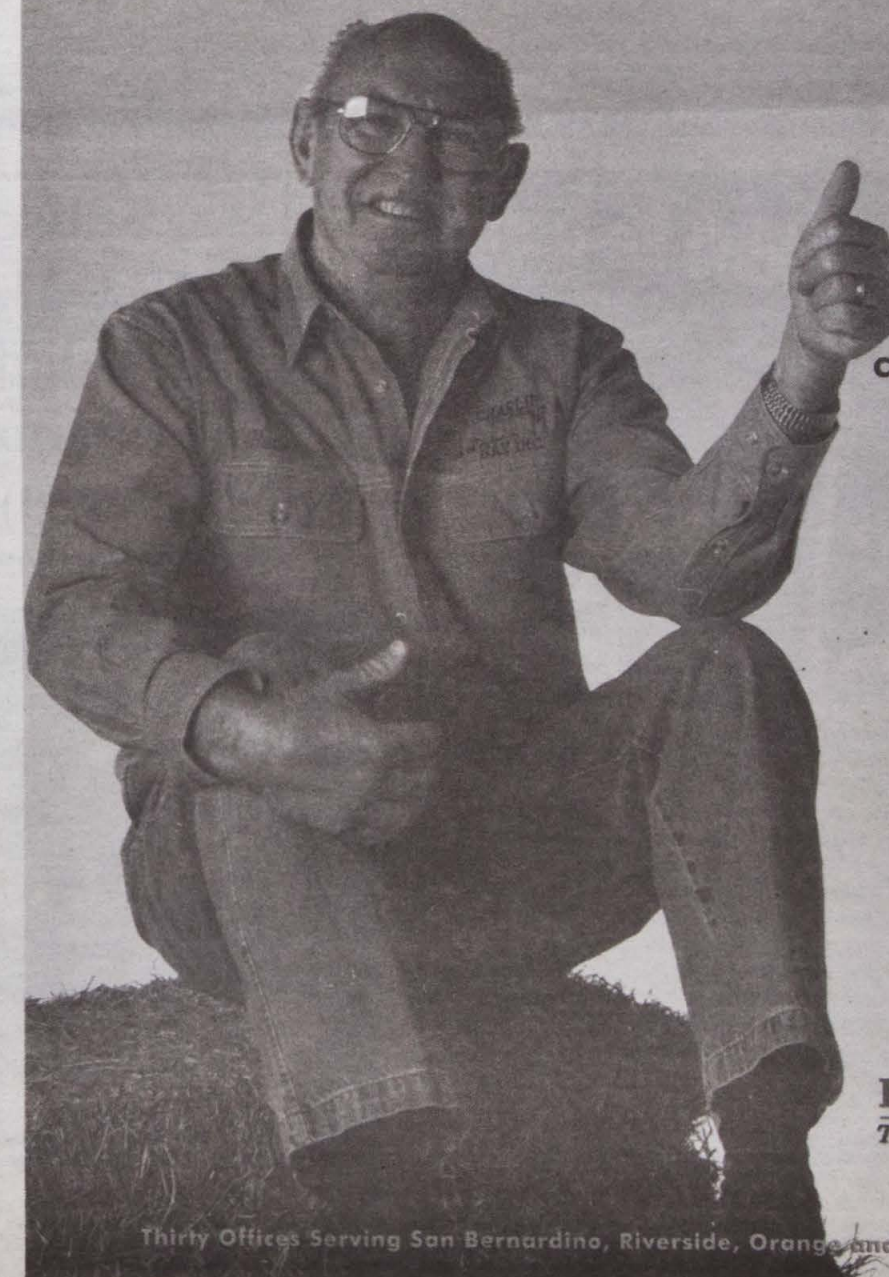
Vineyard's initial implementation of its strategic plan has produced increases in its assets, deposits and loans through the first six months of 2001, which totaled \$146 million, \$130 million and \$95 million, re-

spectively. The bank continues to be "well capitalized" as defined by regulatory standards.

Vineyard National Bancorp operates Vineyard Bank, a community

bank located in the Inland Empire region of Southern California. The bank operates five full-service branches located in Rancho Cucamonga, Chino, Diamond Bar, Crestline and Blue Jay,

in addition to a loan production office in Manhattan Beach. Shares of the company's common stock are traded on the Nasdaq under the ticker symbol VNBC.

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Bank of Hemet...

continued from page 21

which is about to be mailed to all shareholders. The bank will purchase up to 70,000 shares, or 8.0 percent of the bank's total outstanding shares. The bank is making the offer primarily to reduce the number of its shareholders to fewer than 300, in order to reduce shareholder communication costs and to eliminate the costs of public reporting. The expiration date for the offer is Aug. 31, 2001.

The Bank of Hemet was established in 1974 and operates five banking offices in Riverside County, which specializes in providing both consumer and business banking services.

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continued from page 22

Banks in the Inland Empire


Ranked by Total Assets as of December 31, 2000*

Bank Name Address (Headquarters) City, State, Zip	Assets Size \$ (Millions) Assets % Change (12 Month)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	Nonperforming loans & Debt Secs. as a % of Core Capital & Loans Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax E-Mail Address
31. First Mountain Bank 40865 Big Bear Blvd. Big Bear Lake, CA 92315	87 1	12.64	8.70	3	911	Dave Perry President/CEO (909) 866-5861/866-3511
32. Canyon National Bank 1711 E. Palm Canyon Dr. Palm Springs, CA 92264	86 28	12.17	9.51	6	832	Stephen Hoffmann President/CEO (760) 325-4442/325-1138
33. Borrego Springs Bank 7777 Alvarado Rd. La Mesa, CA 91941	85 29	13.24	7.50	15	773	Jordan Blanchard/V.P. 27555 Ynez Rd., Ste. 410 Temecula, CA 92591 (909) 694-9534
34. Inland Empire National Bank 3727 Arlington Ave., Ste. 202A Riverside, CA 92506	74 7	13.65	9.03	3	855	Candace Wiest President/COO (909) 788-2265/788-9683
35. Valley Bank 24010 Sunnymead Blvd. Moreno Valley, CA 92553	73 -18	-48.81	6.22	60	-3,441	Gene Wood President/CEO (909) 242-1959/242-1903 genewood@valleybank.com
36. Network Bank USA 845 N. Euclid Ave. Ontario, CA 91762	55 50	4.83	12.79	0	292	Fred D. Jensen President/CEO (909) 983-4600/983-0526 fjensen@networkbankusa.com
37. Inland Community Bank, N.A. 851 W. Foothill Blvd. Rialto, CA 92376	49 21	7.23	8.33	3	264	James S. Cooper President/CEO (909) 481-8706
38. Chino Commercial Bank 14345 Pipeline Ave. Chino, CA 91710	14 N/A (Bank opened Sept. 1, 2000)	-6.27	40.85	0	-315	Dann H. Bowman President/CEO (909) 393-8880/590-1609 dannbowman@c5.com

N/A=Not Applicable WND=Would Not Disclose na=Not Available. Statistical data provided by Sheshunoff Information Services, Inc. (*Figures from December 2000 as March 2001 data was not available from sheshunoff at deadline.) All other information provided by banks listed. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Researched by Jerry Strauss. Copyright 2001 Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352.

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INLAND EMPIRE BUSINESS JOURNAL / DUFF & PHELPS, LLC STOCK SHEET

THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Hot Topic Inc.	34.090	26.800	7.290	27.2
American States Water Company	37.790	34.280	3.510	10.2
CVB Financial Corp.	20.870	18.970	1.900	10.0
Keystone Automotive Inds. Inc. (H)	14.000	13.400	0.600	4.5
Foothill Independent Bancorp	13.500	13.000	0.500	3.8

THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Life Financial Corp.	2.050	3.050	-1.000	-32.8
Watson Pharmaceuticals	57.380	65.850	-8.470	-12.9
Channell Commercial Corp.	4.680	6.300	-1.620	-25.7
Provident Financial Holdings	22.260	24.600	-2.340	-9.5
Fleetwood Enterprises Inc.	14.730	16.300	-1.570	-9.6

Name	Ticker	8/29/01 Close Price	7/31/01 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co. (H)	AWR	37.790	34.280	10.2	37.94	25.50	19.4	NYSE
Channell Commercial Corp.	CHNL	4.680	6.300	-25.7	14.13	4.12	27.5	NASDAQ
CVB Financial Corp. (H)	CVBF	20.870	18.970	10.0	22.44	14.38	16.1	NASDAQ
Fleetwood Enterprises Inc.	FLE	14.730	16.300	-9.6	17.25	8.10	NM	NYSE
Foothill Independent Bancorp (H)	FOOT	13.500	13.000	3.8	13.70	8.88	11.9	NASDAQ
HOT Topic Inc.	HOTT	34.090	26.800	27.2	38.20	13.70	29.4	NASDAQ
Kaiser Ventures Inc.	KRSC	12.500	12.650	-1.2	14.00	8.50	7.2	NASDAQ
Keystone Automotive Inds. Inc. (H)	KEYS	14.000	13.400	4.5	16.23	4.56	37.8	NASDAQ
Life Financial Corp.	LFCO	2.050	3.050	-32.8	17.19	1.09	NM	AMEX
Modtech Holdings Inc.	MODT	9.500	8.300	14.5	12.50	6.06	12.0	NASDAQ
National RV Holdings Inc.	NVH	12.300	12.800	-3.9	15.10	7.75	11.8	NYSE
PFF Bancorp Inc. (H)	PFFB	24.950	25.600	-2.5	28.85	15.75	11.3	NASDAQ
Provident Financial Holdings (H)	PROV	22.260	24.600	-9.5	25.82	17.00	9.0	NASDAQ
Watson Pharmaceuticals Inc.	WPI	57.380	65.850	-12.9	71.50	42.25	45.5	NYSE

Notes: (H)-Stock hit 52-week high during the month, (L)-Stock hit 52-week low during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume
Watson Pharmaceutical Inc.	23,084,400
HOT Topic Inc.	19,349,400
Keystone Automotive Inds. Inc. (H)	4,364,400
Fleetwood Enterprises Inc.	3,230,800
CVB Financial Corp.	1,465,500
D&P/IEBJ Total Volume Month	54,322,900

Monthly Summary 8/29/01

Advances	6
Declines	8
Unchanged	0
New Highs	5
New Lows	0

Duff & Phelps, LLC

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CVB Financial Corp. Joins Nasdaq Financial-100 Index

CVB Financial Corp (Nasdaq: CVBF) announced that it became a component of the Nasdaq Financial-100 Index. CVB Financial Corp joined the Nasdaq National Market on June 19, 2001, after delisting with American Stock Exchange. CVB Financial replaces National Commerce Financial Corporation (Nasdaq:NCBC) which is delisting from the Nasdaq Stock Market.

CVB Financial Corp has 27,750,000 shares outstanding. The market value of \$19 a share on July 27, 2001 represented a market capitalization of \$527.3 million for the company.

CVB Financial Corp reported total assets of \$2.33 billion as of June 30, 2001. This represented an increase of \$216.8 million, or 10.3 percent, over the \$2.11 billion in assets reported on June 30, 2000. Total deposits were \$1.65 billion. This was up \$175.9 million, or 11.91 percent, from \$1.48 billion last year. Gross loans and leases were \$1.07 billion as of June 30, 2001. This represented an increase of \$76.3 million from the \$991.4 million in gross loans and leases on June 30, 2000. Trust assets were \$993.6 million on June 30, 2001.

Net income for the six months ending June 30, 2001 was \$18.5 million.

This is an increase of \$2.2 million, or 13.2 percent, when compared with net earnings of \$16.3 million for the first half of 2000. The net income of \$18.5 million produced a return on beginning equity of 19.73 percent, a return on average equity of 18.65 percent and a return on average assets of 1.63 percent.

CVB Financial Corp is the parent company of Citizens Business Bank. Citizens Business Bank is the largest bank headquartered in the Inland Empire region of Southern California. It serves 23 cities with 30 branches in Los Angeles, Orange, Riverside and San Bernardino counties.

Shares of CVB Financial Corp

common stock are listed on the Nasdaq under the ticker symbol of CVBF. Information regarding CVB Financial (CVBF) common stock can be obtained through:

- Frank Doyle - Keefe, Bruyette & Wood, (212) 323-8450
- Lisa Gallo or Dave Bonaccorso - Hoefer & Arnett Inc, (415) 362-7211
- Greg Madding - Dain Rauscher, Inc, (415) 633-8576

For more information about CVB Financial Corp and Citizens Business Bank visit the Citizens Business Bank Web site at www.cbbank.com.

Inland Empire's Largest Hotels

Ranked by Number of Rooms

continued on page 28

Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range * May be Seasonal	Amenities	Top Local Executive Title Phone & Fax E-Mail Address
1. Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	884 51	51,000 3,050	24,816	\$175-495	B,C,CR,F,FP,G,GS, H,I,L,N,P,R,T,W	Tim Sullivan General Manager (760) 341-2211/341-1872
2. La Quinta Resort & Club 49-499 Eisenhower Dr. La Quinta, CA 92253	796 116	45,000 1,200	17,000	\$285-475/Winter \$165-290/Summer	B,C,CR,FP,G,GS, H,I,L,P,R,T,W	Johnny So General Manager (760) 564-4111/564-7625
3. Renaissance Esmeralda Resort 44-400 Indian Wells Lane Indian Wells, CA 92210-9971	560 22	33,000 1,100	20,100	\$145-1,200	B,C,R,F,FP,G,GS, H,I,L,N,P,R,T,W	Dennis Wagner General Manager (760) 773-4444/346-9308
4. Doubletree Hotel 222 N. Vineyard Ave. Ontario, CA 91764	484 15	26,000 1,200	12,800	\$79-500	B,CR,F,FP,G,GS, H,I,L,N,P,R,RS,SD,W,X	Hermann Hastrup General Manager (909) 937-0900/937-1999
5. Palm Springs Riviera Resort 1600 North Indian Canyon Dr. Palm Springs, CA 92262-4602	476 36	50,000 2,000	19,670	\$85-575	FP,N,C,P,GS, G,T,I,R,F,L,X	Jim Manion Managing Director (760) 327-8311/327-4323
6. Westin Mission Hills Resort Dinah Shore & Bob Hope Dr. Rancho Mirage, CA 92270	472 40	75,000 2,500	17,325	\$99-470	B,C,F,FP,G,GS,H,I, L,N,P,R,T,CR	Bunty Ahmed General Manager (760) 770-2101/770-2173 ranch@westin.com
7. Marriott's Rancho Las Palmas Resort & Spa 41000 Bob Hope Dr. Rancho Mirage, CA 92270	450 22	41,000 1,950	12,900	\$99-299	B,CR,F,FP,G,GS,H,I, L,N,P,R,T,W,C	Frank Garaban General Manager (760) 568-2727/568-5845
8. Wyndham Palm Springs 888 E. Tahquitz Canyon Way Palm Springs, CA 92262	410 158	25,000 2,000	16,000	\$109-275	C,CR,F,FP,GS, H,I,L,N,P,R,W,X	Onofre Gallegos General Manager (760) 322-6000/322-5351
9. Hyatt Grand Champions Resort 44-600 Indian Wells Ln. Indian Wells, CA 92210	338 All	19,000 800	8,000	\$119-925*	B,C,F,FP,G,GS,H, I,L,N,P,R,T,W	Hendrick Santos General Manager (760) 341-1000/674-4382 jhernst@champpo.hyatt.com
10. Hilton Ontario Airport 700 N. Haven Ave. Ontario, CA 91764	309 9	15,000 650	5,300	\$79-201*	B,C,CR,F,FP,GS,I,L,N, W,P,R,H,X	Cindy Boulton General Manager (909) 980-0400/980-8493 cboulton@starlodge.com

B=Business Service, C=Conceirge, CB=Complimentary Continental Breakfast, CH=Complimentary Cocktail Hour, CR=Corporate Rates, F=Fitness Facility, FP=Free Parking, G=Golf Course, GS=Gift Shop, H=Handicapped Rooms, I=In-Room Movies, L=Lounge, N=Non-Smoking Rooms, OC=Outside Catering, P=Pool, R=Restaurant, RS=Room Service, S=Spa, SA=Sauna, SD=Senior Discounts, SR=Steam Room, ST=Satellite Television, T=Tennis, W=Weekend Packages, X=Transfers from Nearest Airport

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hotels listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave, Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss Copyright 2001 Inland Empire Business Journal.

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ADVERTORIAL

Arrowhead Credit Union Takes the Road Less Traveled

Arrowhead Credit Union is the first financial institution in the nation to open a full-size branch at an auto dealership. The recent grand opening of this innovative branch was celebrated at the R&B Auto Center, 16020 Foothill Blvd. in Fontana, and featured a 1967 Mustang giveaway to commemorate the location's nostalgic "Route 66" theme.

"Now, all R&B customers will have direct access to auto loans and financial assistance," commented Arrowhead CEO Larry Sharp. "Car buyers have traditionally had to go through a middle-man or speak to someone on the phone to get a loan. By having a full-service branch right at the source, car buyers have direct contact with a loan professional who can give them immediate, personalized service."

The new Arrowhead 3,300-sq.-ft. branch offers six service stations, including five teller windows and one merchant teller window, two in-branch computer service stations, and

walk-up and drive-up ATMs that are open to the public. In addition, the location will feature an international wire transfer service and will serve members from other credit unions.

"We have always wanted to open a branch in Fontana and we are hoping that this new approach will initiate other unique partnership and branching opportunities," added Sharp. "Financial institutions have thrived in supermarkets, and now Arrowhead is pioneering a totally unique way to serve the member."

The new Arrowhead branch is decorated with a "Route 66" theme, featuring restored Tolkeim Fire Chief 300 gas station pumps, gas station island lights, Duncan parking meters, and a nostalgic mural showing sites from the actual Route 66.

Arrowhead Credit Union was established in 1949 and serves more than 110,000 members in the Inland Empire. Arrowhead has more than \$548 million in assets.

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IN THE INTEREST OF WOMEN

Pin Me on Your Wedding Tree

by Tessa Goodrich

Evelyn Ramirez has set out to prove that money really does grow on trees. When she got married 27 years ago, she received a lot of nice gifts. But what Ramirez said she and her husband really needed at the time was money.

Now, she is making it easier for couples getting married to ask for money instead of gifts.

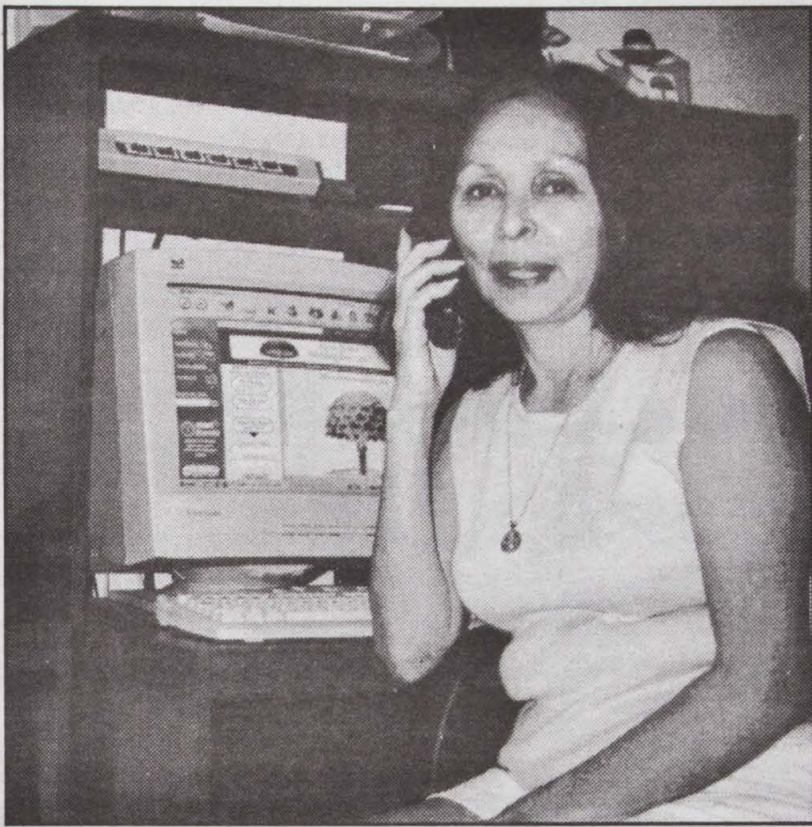
Her online business, "Pin Me on Your Wedding Tree," is a wedding registry. It is similar to popular wedding registries like Target and Macy's sponsor, except instead of asking for crock-pots and china, couples are asking for what they really need to get started — cash.

"It's a new, convenient way for wedding couples to receive money as a gift," Ramirez remarked. "When I got married, we had a nice little garden wedding. We got a little bit of money, but there was nothing like this. I wish there would have been something like this."

She came up with the idea in October 1999, when a friend of her daughter became engaged.

"She said that she wished she could ask for money because that's what they really needed," Ramirez remembered.

Ramirez figured that if couples were now able to specifically ask for what they wanted through gift registries with home improvement, sport-



Evelyn Ramirez is the entrepreneur behind "Pin Me On Your Wedding Tree," her new online bridal registry, featuring greenbacks instead of china and silver patterns.

ing goods and even travel agencies, then why shouldn't they be able to register for money.

"My research found that traditionally, and even now, you don't ask for money," she said. "But all of these other wedding registries are used to tell guests exactly what you want them to buy, so why not ask for money?"

She then found a mentor, got assistance in writing a business plan from the Small Business Development Center in Pomona, and went online with her idea this July.

"Pin Me on Your Wedding Tree" charges a service fee of \$100 to the couples who use the registry, plus a 6 percent processing fee to individuals who deposit money into a couple's

online account.

Couples include a note informing guests of their registry with "Pin Me on Your Wedding Tree" in their wedding invitations. Guests then log on to the site: [HYPERLINK http://www.pinmeonyourweddingtree.com](http://www.pinmeonyourweddingtree.com) or www.pinmeonyourweddingtree.com, and use their credit cards to deposit cash in the couple's online account up until the day of the wedding.

Ramirez then sends a check for the total amount to the married couple, along with a list of who gave and how much.

She commented that the site can also be used for other individuals or groups planning special occasions, such as: anniversaries, retirement or birthday parties.

Ramirez, who has been a home-maker since she got married when she was 21 years old, has never had a career nor has operated any other business, she said. She never had any aspirations to go into business either.

"I can't believe I did all that I needed to do to start this business," she added. "I had such belief in it that I had to go for it." Ramirez, 47, has invested more than \$20,000 to get the business started.

It wasn't easy, but she said she is glad that she did it. Her husband at first was leery of her going into business but is now supportive. The site, online for just more than one month, has already attracted several customers, the new entrepreneur noted.

Buy, Build...

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may be able to add the item(s) to your loan request, or even add money to help you move.

With lack of real estate inventory or special requirements of your business, you may consider ground up construction. This could save you money and could fit your business needs more precisely. Be prepared for some stress and loss of time from your existing business. No construction is a simple task. It requires planning and more planning subsequent to a contract. Your choice

"Choose your lender
for its capabilities...
reputation, as well as
rates and expenses."

of lender and contractor will determine if you take a smooth and planned approach, or a bumpy road. Experience counts greatly, and do not be afraid to ask for three or four referrals.

When a decision is made to buy

or build, the next important decision is how best to finance it. One attractive solution is the U.S. Small Business Administration (SBA) loan guaranty programs. The SBA is virtually the only source of long-term financing for small business. Loans provide terms up to 25 years; competitive variable, adjustable, or fixed rates, depending on the program, and typically require only 10 percent down.

Paperwork for an SBA loan program or a conventional loan program are virtually the same. Ask your lender for a "Prequalification Letter." This can give suggested guidelines for loan size and expenses associated with that par-

ticular loan size. This letter is without obligation or expense and will show your commercial broker that you are serious in your decision to own your property. Formal lender approval time runs from one to 14 days, and typical funding is from 25 days out to 45 days.

Choose your lender for its capabilities...reputation, as well as rates and expenses. The lender's business development officer, "BDO," is your first step in opening the doors to property ownership. They await your call!

—Bob Harris, Business Bank of California, "SBA Preferred Lender," can be reached at 800-881-2489.

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Inland Empire's Largest Hotels

Ranked by Number of Rooms

Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range * May be Seasonal	Amenities	Top Local Executive Title Phone & Fax E-Mail Address
11. Shilo Hilton Suites Hotel 3101 Temple Ave. Pomona, CA 91768-3283	300 130	18,000 700	N/A	\$79-154	B,P,ST,R,W,CB,H,R,C,R,I, X,F,L,S,A,N,S,D,F,P,O,C,S,R	Heinz Gehner General Manager (909) 598-7666/598-5654
12. Ontario Airport Marriott 2200 E. Holt Blvd. Ontario, CA 91761	299 6	21,000 600	5,900	\$79-178	B,C,CB,C,R,F,P,R, G,S,H,I,L,N,P,T,W,X	Steven Goldman General Manager (909) 975-5000/975-5050
13. Holiday Inn Select 3400 Market St. Riverside, CA 92501	288 23	9,500 290	50,000	\$79-350	B,C,C,R,P,G,S,R,W,H, R,S,I,S,X,F,N,F,P	Robert Smit General Manager (909) 784-8000/369-7127 rsmit@sunstonehotels.com
14. Doral Palm Springs Resort 67967 Vista Chino Cathedral City, CA 92234	285 13	18,000 740	18,000	\$49-235*	C,C,R,F,P,G,G,S,H, I,L,N,P,R,T,W,X	Thomas Ruhs General Manager (760) 322-7000/322-6853 doralpalmssprings.com
15. Palm Springs Hilton Resort 400 E. Tahquitz Canyon Way Palm Springs, CA 92262	260 71	15,000 700	10,000	\$59-225*	C,C,R,F,P,G,S,H,I,L,F, N,P,R,T,W,X	Aftab Dada General Manager (760) 320-6868/320-2126
16. Claremont Inn 555 W. Foothill Blvd. Claremont, CA 91711	256 10	16,836 400	4,490	\$59 +Up	B,G,S,P,E,F,P,N,D, C,R,I,R,L,H,W,X	William Sampson General Manager (909) 626-2411/624-0756
17. Hilton San Bernardino 285 E. Hospitality Ln. San Bernardino, CA 92408	251 12	10,000 600	5,000	\$110-275	P,G,S,R,W,H,R,S,C,R,I,S,X,I,L,N,S,D, F,P, Mini Refrigerators comp. a.m. coffee in lobby	Tim Jenkins General Manager (909) 889-6133/381-4299
18. Sheraton Suites Fairplex 601 W. McKinley Ave. Pomona, CA 91768	247 247	11,519 800	247,000	\$79-159	B,F,P,N,C,P,G,S,C,R, I,R,F,L,H,W,X	Edward Timmons General Manager (909) 622-2220/622-7575
19. The Ramada Resort and Conference Center 1800 E. Palm Canyon Dr. Palm Springs, CA 92264	241 14	7,560 300	5,500	\$49-139	B,C,R,F,P,G,S,H,F, I,L,N,P,R,X	Judy Miller Director of Sales (760) 323-1711/322-1075 psramada@aol.com
20. The Ritz-Carlton Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270	239 21	11,642 700	8,400	\$99 Summer \$175 Fall \$285 Winter/Spring	B,C,C,R,E,G,G,S, H,I,L,N,P,R,T,W,X	Stephen Bello General Manager (760) 321-8282/321-6928
21. Mission Inn 3649 Mission Inn Ave. Riverside, CA 92501	235 30	19,000 250	2,520	\$145-600	B,C,C,R,E,G,G,S, C,R,I,R,F,L,H,C,H, N,P,W,X	Joe Wancha General Manager (909) 784-0300/782-7197
22. Radisson Hotel San Bernardino 295 N. "E" St. San Bernardino, CA 92401	230 24	19,000 1,300	12,996	\$150-350	F,P,N,G,S,R,I,C,R,H, I,E,W,X	James Deskus General Manager (909) 381-6181/381-5961 radisson@earthlink.net
23. Spa Resort Casino 100 N. Indian Canyon Dr. Palm Springs, CA 92262	230 20	6,500 200	1,800	\$69-199	C,R,F,P,G,S,H, N,P,X,I,R,R,S	Jim Metzger General Manager (760) 325-1461/325-3344
24. Miramonte Resort 45-000 Indian Wells Ln. Indian Wells, CA 92210	222 60	10,400 400	N/A	\$99-349	B,F,P,N,C,G,P,G,S,R, H,T,C,R,I,F,L	J.P. Alotte General Manager (760) 341-2200/568-0541 reservations@miramonteresort.com
25. Residence Inn by Marriott 2025 Convention Center Way Ontario, CA 91764	200 200	900 50	600	\$89-149	F,F,P,N,P,C,B, C,R,I,H,W,C,H,X	Carlos Mendoza General Manager (909) 937-6788/937-2462 marriott57@earthlink.com
26. Lake Arrowhead Resort 27984 Highway 189 Lake Arrowhead, CA 92352	177 4	11,000 400	5,000	\$89-399	C,R,F,P,G,S,H,I,L,N, P,R,T,W,O,C,S,D,ST	Wayne A. Austin General Manager (909) 336-1511/336-1378
27. Sheraton Ontario Airport Hotel 429 N. Vineyard Ave. Ontario, CA 91764	164 2	3,000 60	725	\$69-150	B,C,CB,F,P,N,P,C,R,I,R, F,L,H,C,H,W,X	Chandler Vadhera General Manager (909) 937-8000/937-8028
28. Palm Springs Marquis Resort 150 S. Indian Canyon Dr. Palm Springs, CA 92262	160 5	28,950 860	22,000	\$84-296	B,C,C,R,F,G,S,H,I,W, G,L,N,P,R,T,X	Mark Bragg General Manager (760) 322-2121/322-2380 bransom@psmarquis.com
29. Indian Wells Resort Hotel 76-661 Highway 111 Indian Wells, CA 92210	155 26	6,000 380	4,800	\$119-299	C,G,S,T,R,F,P,G,C,B,C,B,G, C,B,F,C,H,C,R,N,P,I,R,L,H,X	Brad Weimer General Manager (760) 345-6466/772-5083 indianwellsresort.com
30. Northwoods Resort 40650 Village Dr. Big Bear Lake, CA 92315	147 9	5,800 400	4,000	\$79-239	B,C,C,R,F,P, G,S,H,I,L,N,P,R	Tom Johnson General Manager (909) 866-3121/866-1451 info@northwoodsresort.com
31. La Quinta Inn & Suites Ontario Airport 3555 Inland Empire Blvd. Ontario, CA 91764	144 144	675 40	675	\$79-149	F,P,N,P,C,B,H, W,C,C,R,I,F,X	Steven Mora General Manager (909) 476-1124/476-1121 lq0170gm@laquinta.com
32. Best Western Heritage Inn 8179 Spruce Ave. Rancho Cucamonga, CA 91730	115 10	2,600 175	1,300	\$79-139	B,F,P,N,P,C,B, C,R,F,H,I	Liko Smith General Manager (909) 466-1111/466-3876 sales4bwhi@aol.com
33. Merv Griffin's Resort Hotel & Givenchy Spa 4200 E. Palm Canyon Dr. Palm Springs, CA 92264	103 30	5,500 150	2,300	\$99-4,000	B,N,C,P,C,B,G,S, R,H,T,F,W,C,R	Heidi Geier General Manager (760) 321-4600/770-5005
34. Country Inn by Ayres McKinley at 91 Fwy. Corona, CA 91719	102 0	687 40	N/A	To \$230	Full Buffet Breakfast, Evening Refreshments, Comp. Guest Laundry, Exercise Room	Larry Ewing General Manager (909) 734-2140/734-4056 countrysuites.com
35. Holiday Inn Big Bear Chateau 42210 Moonridge Rd. Big Bear Lake, CA 92315	80 4	2,700 150	1,200	\$99-300	C,R,F,P,G,I,L,N, P,R,H	John Hardaway General Manager (909) 866-6666/866-8988 4bigbear@gte.net
36. Country Suites by Ayres 1945 E. Holt Blvd. Ontario, CA 91764	0 167	4,700 300	4,700	\$84-150	F,I,P,C,H,F,P,N,X, R,H,C,R	Jim Boltrott General Manager (909) 390-7778/937-9718 csbaholi@aol.com
37. Country Suites at the Mills Mall 4370 Mills Circle Ontario, CA 91764	0 138	2,200 80	1,190	\$89-365	F,P,N,P,C,B,H, C,R,F,X	Amy K. Fisher General Manager (909) 481-0703/484-2601 csmmsales@aol.com
38. AmeriSuites Ontario Mills 4760 E. Mills Circle Ontario, CA 91764	0 128	1,000 57	N/A	\$99-210	B,F,P,N,P,C,B,C,H, H,C,R,I,W,F,X	Cristina Riveroll General Manager (909) 980-2200/980-4433 ont4760@aol.com
39. Country Side Suites 204 N. Vineyard Ave. Ontario, CA 91764	0 107	1,365 50	1,365	\$71-150	P,H,C,R,F,P,N,C,B, R,C,H,F	Jim Boltrott General Manager (909) 937-9700/937-2070 cssvineyard@aol.com

B=Business Service, C=Concierge, CB=Complimentary Continental Breakfast, CH=Complimentary Cocktail Hour, CR=Corporate Rates, F=Fitness Facility, FP=Free Parking, G=Golf Course, GS=Gift Shop, H=Handicapped Rooms, I=In-Room Movies, L=Lounge, N=Non-Smoking Rooms, OC=Outside Catering, P=Pool, R=Restaurant, RS=Room Service, S=Spa, SA=Sauna, SD=Senior Discounts, SR=Steam Room, ST=Satellite Television, T=Tennis, W=Weekend Packages, X=Transfers from Nearest Airport

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SCAG

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LAX Master Plan improvements have on the airport system?"

They ultimately adopted a scenario which does recommend a more regional approach. The one they adopted would recommend that LAX be constrained to about 78 million air passengers (MAP) which would basically be its current configuration maxed out. They also assumed in this scenario a rather large El Toro of around 29 MAP as well as a fairly significantly expanded Ontario of about 29 MAP. There is room to grow in Ontario's existing facilities. There is also an additional runway there. There was concern just before this plan was finally adopted. Concerns were raised by the city of Ontario that if they were going to move forward with this kind of airport scenario (Ontario at that size) there was not sufficient funds included in the rest of SCAG's plan to accommodate for the necessary ground improvements.

One of the last things that was done just before this entire plan was adopted was a shifting of funds to allow for approximately \$250 million. This would allow for additional ground access improvements for the Ontario airport area. Lessgarden said it includes improvements to access roads, perhaps a new interchange; things that would facilitate ground movements in and out of that airport. In the regional approach that SCAG ended up endorsing, LAX would still be the predominate airport but there would really be a triad of three major airports LAX, El Toro, and Ontario.

These scenarios were forecast out to 2025, which is a considerable amount of time. SCAG has never nor will they ever get into the business of endorsing individual airport expansion proposals. They will never come out and say, "we endorse this expansion" or "we endorse the conversion of El Toro. But what they are trying to do is to look at this regionally and globally how the system can best accommodate the future demand," Lessgarden said. "What they are talking about from a regional standpoint is a virtual doubling of the amount of passengers we are going to have."

Southern California currently serves 89 MAP per year right now and SCAG forecasts for 2025 sees that go-

ing up to 167 MAP. The air cargo demand is actually going to triple; from 2.9 million tons per year to just under 9 million tons. Lessgarden thinks the conversion of El Toro to a regional airport will not impact Ontario over the long run.

"There really will be enough business for all three airports," he said. "There will be plenty for more than

those three. You are still going to have John Wayne operating at its current capacity. Long Beach and Burbank both have flight caps, as does John Wayne. And you have got March and Norton too. They will probably be more cargo oriented but certainly part of the regional system, as well as Palm Springs and Palmdale."

Lessgarden believes the entire system needs to be utilized. "We are at a point in time when we cannot rely

on a single airport anymore. No major metropolitan area in the country the size of Southern California relies on a single major airport. New York for example has three, DC has two, and Chicago has two. I am talking good-sized commercial airports excluding general aviation facilities," he said. "given the kind of population and job growth that we are going to see in our region overall in the next

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SCAG

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20 years. We are talking about 6 million plus new residents that will be in our region by the year 2025, 75 percent of that is going to come just from the natural population growth."

So, even if it were possible to wall off Southern California from the rest of the world and block the immigration into the region, there will still be 4.5 million more residents by 2025. The biggest portion of that growth is going to be taking place in the Inland Empire, and in Northern Los Angeles County. Despite the expected growth of the Inland Empire some, like Ontario's Deb Acker, feel an El Toro conversion will come at the expense of Ontario's growth. "We cannot even get major carriers like United and American to put more than a couple of flights at Ontario," according to Acker.

The major carriers at Ontario are UPS (United Parcel Service) and Southwest Airlines, with Southwest having more than 50 percent of the flights. "Ontario is basically a western regional airport," Acker said.

LAX has over 1,031 international flights while Ontario just has seven international flights. (Three to Mexico and four to China.) "It is very difficult for us to grow east coast service now with landing fees that are increasing even faster than those at LAX," she said.

"Meanwhile, Denver just offered German carrier Lufthansa \$700,000 in landing fee incentives to come to that airport. In '98 they offered a UK airline \$800,000," Acker said. "What are we doing for air service? Lying down asleep at the wheel. People out here don't get it. We are going to lose our economic opportunity to Orange County." The Ontario airport does have a \$6 billion economic impact on the Inland Empire's economy. (Much greater than the \$3 million from the Ontario Mills Shopping Center or the \$5 million from local auto dealerships.)

Hotel tax alone in Ontario brings in \$7.4 million, airport parking \$5 million. UPS brought 3,500 jobs. "I know there are some members of the Ontario City Council who have made that assertion," Lessgarden said.

SEPTEMBER 2001

"There really is plenty of demand to go around here. It really is not a matter at this point of one airport's growth at the expense of another's."

"People out here don't get it. We are going to lose our economic opportunity to Orange County."

Ontario would not be seriously impacted by development at El Toro because there is just so much demand. A lot of the demand is going to be taking place east of Ontario if you look at population growth.

"In the next 10-20 years, there is going to be a very viable air market for Ontario airport. That will be almost exclusive to that airport just by virtue of the growth in the Inland Empire. It has already begun." The one thing that SCAG is trying to get across is that it really does no good to look at our airports from an individual airport standpoint. "We have to look at it from a regional standpoint," according to Lessgarden. "We have to look at it from a systems standpoint because no one airport is going to represent the silver bullet to accommodating the future airport demand. It is go-

ing to take a collection of airports; an integrated system working cooperating with the airlines for it to work.

We have to get beyond too much of a focus on the local impact that airports have.

"That is not to say that SCAG minimizes the community impact that airports have. 'They do have impact. In certain cases, they can be fairly severe; including noise, air emissions and ground emissions. Those issues have to be addressed. They have to be mitigated to the greatest extent that they can. But that should not preclude us from looking at the bigger picture,'" he said, "looking at the fact that our economy, by the day, becomes increasingly reliant on trade and commerce. And if we fail as a region to begin planning for what our air infrastructure needs are going to be 10-20 years down the road, there could very well be serious economic consequences," he continued. "It could mean literally billions of dollars of economic activity flying out the window. If we do not accommodate the demand here, it will go to Vegas. It will go to Seattle. It will go to San Francisco. It will go to Phoenix."

"It will go someplace. But it will not go here," Lessgarden concluded. "And we will pay the price in our pocketbooks for it. There are certainly very important issues that need to be looked at on an individual airport basis in terms of the community impact associated with each of these various facilities but we also cannot lose sight of the bigger picture."

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Your sponsorship and involvement in the Inland Empire Open benefit several local children's charities. For more information, please contact the tournament office at (909) 948-5565.

Golf Courses in the Inland Empire

Listed Alphabetically

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Course Name Address City, State, Zip	Mgmt. Co. or Owner Type of Course Membership Fees	Green Fees: Weekdays Weekends	Length of Course (Yds.) # Rounds played Yearly	Year Built Course Designer Reservation Phone	Top Local Pro or Manager Title Phone/Fax E-Mail Address
Caliente Springs R.V. Resort & Golf Course 70-200 Dillon Rd. Desert Hot Springs, CA 92241	Tim Manthei Resort/Semi-Private N/A	\$12 \$12	785 na	1997 Ray Ramirez (888) 894-7727	Dee Coleman Corp. Marketing Dir. (760) 329-2979/251-2672 calientesprings@calientesprings.com
Calimesa Country Club 1300 S. Third St. Calimesa, CA 92320	Calimesa Country Club, Inc. Public \$1,500 Indv./\$1,800 Family	\$27 (w/cart) \$35 (w/cart)	5,970 40,000	1965 William Bell (909) 795-2488	Bill E. Bracy General Manager (909) 795-2488/795-3578
Canyon South Golf Course 1097 Murray Canyon Rd. Palm Springs, CA 92264	Canyon Vista L.P. Public N/A	\$50 \$60	6,536 40,000	1964 Billy Bell Sr. (760) 327-2019	Mary Ann Quijada Head Golf Pro, LPGA (760) 327-2019/327-0161 canyonsouth@earthlink.net
Cathedral Canyon Country Club 68311 Paseo Real Cathedral City, CA 92234	Club Corp. Semi-Private \$1,500 - \$2,500	\$40 - \$85 \$45 - \$85	6,502 68,000	1972 David Rainville (760) 328-6571	Jay Ford Head Pro (760) 328-6571/328-6716
Colton Golf Course 1901 W. Valley Blvd. CA 97324	Public N/A	\$15 \$20	3,108 70,000+	1961 Robert Trent Jones Sr. (909) 877-1712	Tud Juday GM/Superintendent Colton, (909) 877-1712/877-2226
Cross Creek Golf Club 43860 Glen Meadows Temecula, CA 92590	Links Management Semi-Private \$17-20,000	\$60-\$65 \$85	6,803 N/A	2001 Arthur Hills (909) 506-3402	Todd Keefer Head Golf Pro (909) 506-3402/506-6802 crosscreekgolfclub.com
Date Palm Country Club 36-200 Date Palm Dr. Cathedral City, CA 92234	M.H.C. Semi-Private \$2,000	\$45/\$35* \$45/\$35* (*Twilight)	3,083 35,000	1972 Ted Robinson (760) 328-1315	Victor Falo Head Starter (760) 328-6514/321-2473
Desert Dunes Golf Club 19-300 Palm Dr. Desert Hot Springs, CA 92240	Dennis Lee Public \$200	\$100 \$110	6,876 45,000	1989 Robert Trent Jones Jr. (760) 251-5370	Kerry Walker Head Golf Professional (760) 251-5370/251-5371 desertdunes.com
Desert Willow Golf Resort 38995 Desert Willow Dr. Palm Desert, CA 92211	Kemper Sports Resort N/A	\$65-\$75	7,056/6,913 75,000	1997/1998 Michael Hurzdan, Dana Fry, John Cook (760) 346-7060	Rich Cessna Head Professional (760) 346-7060/346-7444 info@desertwillow.com
Eagle Glen Golf Club 1800 Eagle Glen Pky. Corona, CA 92883-0620	Troon Golf Public N/A	M-Th \$75/\$60/\$45 F-S \$100/\$85/\$60	6,930 na	1999 Gary Roger Baird (909) 272-4653	Thomas McCoy General Manager, PGA (909) 272-4653/278-0322 eagleglencg.com
El Prado (2 Courses) 6555 Pine Ave. Chino, CA 91710	Public N/A	\$24 \$32	6,508/6,671 55,000/57,000	1976 H. & D. Rainville (909) 597-1753	Bruce Janke Director of Golf (909) 597-1753/393-5061
El Rancho Verde Royal Vista 355 E. Country Club Dr. Rialto, CA 92377	Waterhouse, Inc. Public N/A	\$25 \$40 (w/cart)	6,844 55,000	1957 Harry Rainville (909) 875-5346	David Sarricks Director of Golf/GM (909) 875-5346/875-0228
El Rivino Country Club Rivino Rd. Riverside, CA 92519	El Rivino Country Club, Inc. Public \$48	\$18 \$31	6,437 na	1956 na (909) 684-8905	William Anderson 5530 El Golf Pro (909) 684-8905/684-7964
Empire Lakes Golf Course 11015 Sixth St. Rancho Cucamonga, CA 91730	Crown Golf Properties Public Yes	\$55/\$35* \$80/\$50* (*Twilight)	5,200/6,923 na	1995 Arnold Palmer (909) 481-6663	Randy Shannon GM/Dir. of Golf (909) 481-6663/481-6763 info@empirelakes.com
General Old Golf Course 6104 Village West Dr. Riverside, CA 92518	Donovan Bros. Golf Public N/A	\$20/\$13* \$29/\$18* (*Twilight)	6,753 na	1956 na (909) 697-6690	Kiki Garcia Head Golf Pro (909) 697-6690/697-6694
The Golf Resort at Indian Wells 44-500 Indian Wells Ln. Indian Wells, CA 92210	Public N/A	\$45-\$140 \$55-\$140	6,232 (Mens Reg.) 98,000	1986 Ted Robinson (760) 346-4653	Mike Pease General Manager (760) 346-4653/773-9032
Green River Golf Club 5215 Green River Rd. Corona, CA 92880	Green River Golf Corp. Public N/A	\$30 (Sr. \$25) \$37 (Jr. \$10)	6,470/6,275 150,000	1958 Lawrence Hughes (909) 737-7393	Roger Teel PGA Head Professional (909) 737-7393/737-7432
Green Tree Golf Course 14144 Green Tree Blvd. Victorville, CA 92392	City of Victorville Public \$100/Month	\$19 \$23	6,643 32,000	1964 Bill Bell (760) 245-4860	Janie Lynch Golf Activities Supervisor (760) 245-4860/955-5279
Heritage Palms Golf Club 44291 Heritage Palms Dr. Indio, CA 92201	Public N/A	\$40-\$120 \$40-\$120	6,727 na	1996 Arthur Hills (760) 772-7334	Randy Duncan Director of Golf (760) 772-7334/360-4124
Hesperia Golf & Country Club 11970 Bangor Ave. ria, CA 92345	Mega Factors LTD Semi-Private \$125	\$20 \$25	6,996 na	1955 Bill Bell Jr. (760) 244-9301	Alexander Rickards Sr. General Manager Hesperia (760) 244-9301/244-9238 hesperiac@aol.com

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<div> <div>continued from page 33</div> <div>Golf Courses in the Inland Empire</div> <div>Listed Alphabetically</div> <div>continued on page 36</div> </div>					
Course Name Address City, State, Zip	Mgmt. Co. or Owner Type of Course Membership Fees	Green Fees: Weekdays Weekends	Length of Course (Yds.) # Rounds played Yearly	Year Built Course Designer Reservation Phone	Top Local Pro or Manager Title Phone/Fax E-Mail Address
Hidden Spring Country Club 15500 Bubbling Wells Rd. Desert Hot Springs, CA 92240	Public N/A	\$10-\$15 \$10-\$15	3,054 na	1977 Unknown (760) 329-8816	Director of Golf (760) 329-8816/329-4414 hiddenspringscc@junio.com
Hidden Valley Golf Club 10 Clubhouse Dr. Norco, CA 91760	Riverside Golf Courses Public N/A	\$70 \$90	6,721 51,000	1997 Casey O'Callaghan (909) 737-1010	Jason T.L. Wood Director of Golf/GM (909) 737-1010/737-2424 jwood@hiddenvalleygolf.com
Indian Hills Golf Club 5700 Clubhouse Dr. Riverside, CA 92509	Cox/West Properties Public \$80 (Men's Club)	\$29 \$47 (w/cart)	6,140 60,000	1965 Harold Heers (909) 360-2090	Paul Dietsche Head Golf Pro PGA (909) 360-2090/685-0990 karenv1@earthlink.net
Indian Palms Country Club 48-630 Monroe St. Indio, CA 92201	Dave Weimert Resort \$2,100	\$45-\$70 \$45-\$70	6,400 40,000+	1948 Cochran/Detweiler (760) 347-2326	Dick Krajnik General Manager (760) 775-4444
Indian Springs Golf & Country Club 46-080 Jefferson St. La Quinta, CA 92253	Roger Snellenberger Semi-Private N/A	\$65 (N.-D.)/\$75 (J.-Mar.) \$75 (N.-D.)/\$85 (J.-Mar.)	6,713 (Gold Tees) 30,000	2000 Dave Ginkel (760) 775-3360	Neil Finch PGA, GM, Dir. of Golf (760) 775-3360/775-3363
Indio Golf Course 83-040 Ave. 42 Indio, CA 92201	City of Indio Public N/A	\$15 \$15	3,004 50,000	1964 Larry Hughes (760) 347-9156	Mike Carroll PGA Golf Professional (760) 347-9156/347-5282
Jurupa Hills Country Club 6161 Moraga Ave. Riverside, CA 92509	Robela Corp. Public N/A	\$27 (Sr. \$24) \$44 (w/cart)	6,020 na	1960 Billy Bell (909) 685-7214	Ron Robinson Director of Golf, PGA (909) 685-7214/685-4752
La Quinta Dunes Course 49-499 Avenida Vista Bonita La Quinta, CA 92253	KSL Recreation Resort N/A	\$145 (Nov. - Apr.) \$145 (Nov. - Apr.)	6,750 30,000	1985 Pete Dye (800) 742-9378	Tim Walton General Manager, PGA (760) 564-7686/771-5735
La Quinta Mountain Course 49-499 Avenida Vista Bonita La Quinta, CA 92253	KSL Recreation Semi-Private N/A	\$235 (Nov. - Apr.) \$235 (Nov. - Apr.)	6,750 40,000	1985 Pete Dye (800) 742-9378	Tim Walton General Manager, PGA (760) 564-7686/771-5735
Marriott's Rancho Las Palmas 42000 Bob Hope Dr. Rancho Mirage, CA 92270	Marriott Private/Resort \$5,300	\$109 \$119	6,089 45,000	1977 Ted Robinson (760) 862-4551	Steve Schaller Director of Golf (760) 862-4551/862-4582 sschaller@ezlinksgolf.com
Marshall Canyon Golf Club ¹ 6100 N. Stephens Ranch Rd. La Verne, CA 91750	James Duffin II Public N/A	\$20 \$25	6,100 80,000	1966 Adams, Latham, Kripp & Wright (909) 593-8211	Dan Larsen PGA Professional (909) 593-8211/593-3050 www.marshallcanyon.com
Mesquite Golf & Country Club 2700 E. Mesquite Ave. Palm Springs, CA 92264	American Golf Corp. Resort \$2,500 Single/\$4,500 Fam. (2)	\$30-\$80/\$25-\$60* \$30-\$90/\$25-\$60* (Seasonal) (*Twilight)	6,328 na	1985 Bert Stamps (760) 323-9377	Reggie Cox General Manager (760) 323-9377/323-7108
Mission Hills North - G. Player Crse. 70-705 Ramon Road Rancho Mirage, CA 92270	Troon Golf Resort N/A	\$140 \$160	7,062 40,000+	1991 Gary Player (760) 770-2908	Bill O'Brien Director of Golf (760) 770-2908/321-5927
Mission Lakes Country Club 8484 Clubhouse Blvd. Desert Hot Springs, CA 92240	Equity Owned by Members Semi-Private Must Be Property Owner	\$55 \$75	6,737 40,000	1971 Ted Robinson (760) 329-8061	Robert Duncan Head Golf Professional (760) 329-8061/329-9286
Moreno Valley Ranch Golf Club 28095 JFK Dr. Moreno Valley, CA 92555	Atsugi Kokusai Kanko (USA) Public N/A	\$42 (\$45 Fri.) \$65	6,898 na	1988 Pete Dye (909) 924-4444	John Klug Head Golf Professional (909) 924-4444/247-7191
Mountain Meadows Golf Course 1875 Fairplex Dr. Pomona, CA 91768	American Golf Corp. Public N/A	\$20 \$25	6,440 100,000	na Ted Robinson (909) 623-3704	John van Blitter Assistant Manager (909) 623-3704/469-1179
Mountain View Golf Club 2121 Mountain View Dr. Corona, CA 91720	Privately Owned Public N/A	\$35 \$45	6,500 50,000	1960 Billy Bell (909) 737-9798	Emil Scodeller Director of Golf (909) 737-9798/371-0721
Mountain Vista Golf Course At Sun City Palm Desert 38180 Del Webb Blvd. Palm Desert, CA 92211	Sun City Palm Desert Semi-Private N/A	\$30-\$89 (Seasonal) (Twilight Available)	6,700 65,000	1992 Billy Casper & Greg Nash (760) 200-2200	Jeffrey Hochman Director of Golf (760) 200-2200/200-2230
Needles Municipal Golf Course 144 Marina Dr. Needles, CA 92363	Public N/A	\$25 (Jan. - Mar.) \$25 (Jan. - Mar.)	6,222 56,000	1961 na (760) 326-3931	J.C. Bacon PGA Professional (760) 326-3931/326-6606 ndlsrgolf@ctaz.com
North Golf Course 26660 McCall Blvd. Sun City, CA 92586	Semi-Private Corp. Semi-Private Equity Sun City, CA 92586	\$17/\$15 Seniors \$20/\$17 Seniors Varies	4,010 50,000	1970 Del Webb	Gene Campbell Pro Shop Operations Mgr. (909) 679-9668/same
Oak Valley Golf Club 1888 Clubhouse Dr. mont, CA 92223	Oak Valley Mgmt., LLC Public N/A	\$50-\$32 \$75-\$42	7,003 4,000	1990 Landmark Signature Design (909) 769-7200	Scott Arnold PGA Professional Beau- (909) 769-7200/769-1229 oakvalleygolf.com

List does not include private courses. N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the courses listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss Copyright 2001 Inland Empire Business Journal.

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<div> <div>continued from Page 34</div> <div>Golf Courses in the Inland Empire</div> <div>Listed Alphabetically</div> <div>continued on page 37</div> </div>					
Course Name Address City, State, Zip	Mgmt. Co. or Owner Type of Course Membership Fees	Green Fees: Weekdays Weekends	Length of Course (Yds.) # Rounds played Yearly	Year Built Course Designer Reservation Phone	Top Local Pro or Manager Title Phone/Fax E-Mail Address
Pala Mesa Resort 2001 Old Highway 395 Fallbrook, CA 92028	Resort Public N/A	\$70 \$90	6,502 65,000	1964 Dick Rossen (760)728-5881	Dana Gunderson Head PGA Professional (760) 728-5881/723-8292
Palm Desert Country Club 77-200 California Dr. Palm Desert, CA 92211	GP Golf Semi-Private \$2,500 Full/\$1,500 Single	\$20-\$75 (Seasonal) (Twilight Available)	6,800 (Blue Tees) 40,000	1958 Bill Bell Sr. (760) 345-2525	Rusty Uhl PGA Golf Pro (760) 345-2655/345-6558
Palm Desert Resort Country Club 77-333 Country Club Dr. Palm Desert, CA 92211	Guymo Mngt. Corp. Resort \$3,500/Full	\$25-\$90	6,585 36,000	1980 Joe Mullenux (760) 345-2791	Ernie Hamby GM, PGA (760) 345-2781/345-6523
Palm Meadows Golf Club 1964 E. Palm Meadows Dr. San Bernardino, CA 92408	Inland Valley Dev. Agency Public N/A	\$20 (Sr. \$14) \$37	6,700 60,000	1958 na (909) 382-2002	Troy Burton General Manager (909) 382-2002/382-0020
Paradise Knolls Golf Club 9330 Limonite Ave. Riverside, CA 92509	American Golf Corp. Public N/A	\$33 \$46	6,200 65,000	1961 M. Wood (909) 685-7034	Marc McGinnis General Manager (909) 685-7034/685-8504
PGA WEST PGA Blvd. La Quinta, CA 92253	KSL Recreation 4 Private/2 Resort \$100,000	\$235-\$250 \$235-\$250	All Championship Length 250,000	1986-1999 Dye, Nicklaus, Palmer, Weiskopf, Norman (760) 564-7606	Dave Doerr/Lisa Taggart Head Golf Professionals, PGA (760) 564-7100/564-7156 ltaggart@kslmail.com
Quail Ranch Golf Club 15960 Gilman Springs Rd. Moreno Valley, CA 92555	Inovative Business Mgmt. Semi-Private N/A	\$29 \$40	6,804 40,000	1964 Desmond Muirhead (909) 654-2727	Doug Dannerik GM/Head Pro, PGA (909) 654-2727/654-5692
Rancho Mirage Country Club 38-500 Bob Hope Dr. Rancho Mirage, CA 92270	RMDI Corp. Semi-Private Varies	\$25-\$80	6,111 40,000	1983 Harold Heers (760) 324-4711	Eric Charos Head Golf Pro (760) 324-4711/324-1165
Redhawk Golf Club 45100 Redhawk Parkway Temecula, CA 92592	Pacific Golf Public \$2,750-\$3,250	\$50 (\$60 Fri.) \$70	6,755 (Blue Tees) 42,000	1990 Ron Fream (800) 451-HAWK	David Tung General Manager (909) 302-3850/302-3851
Riverside Golf Club 1011 N. Orange St. Riverside, CA 92501	Howard Smith Corp. Public N/A	\$19 Walk/\$31 Ride \$24 Walk/\$36 Ride	6,760 70,000	1948 Gordon Brunton (909) 682-3748	Dennis Kahn PGA Head Professional (909) 682-3748/682-9567
San Bernardino Golf Club 1494 S. Waterman San Bernardino, CA 92408	J.G. Golfing Public \$40 (Men's Club)	\$19 \$28	5,779 75,000	1967 Dan Brown (909) 885-2414	Cheryl Thomas Head Golf Professional (909) 381-7557
The SCGA Members' Club 38275 Murrieta Hot Springs Rd. Murrieta, CA 92563	So. Cal. Golf Association Public N/A	\$45 Member/\$60 non-member \$60 Member/\$75 non-member	7,060 60,000	1971 Robert Trent Jones Sr. (909) 677-7446	Patrick G. Kimball Head Golf Pro, PGA (909) 677-7446/677-7449 golf@scgamembersclub.com
Shandin Hills Golf Course 3380 Little Mountain Dr. San Bernardino, CA 92407	American Golf Corp./GEI Public \$29.95-\$49.95/\$60	\$20-\$27 \$23-\$30 (carts extra)	6,517 68,000	1982 Henry Bickler (909) 886-0669	Matt Kross General Manager (909) 886-0669/881-2138 americangolf.com
Sierra Lakes Golf Club 16600 Clubhouse Dr. Fontana, CA 92336	Donovan Brothers Golf Inc. Public N/A	\$39-\$52 \$65	6,805 N/A	2000 Ted Robinson (909) 350-2500	Rick Danruther General Manager, PGA (909) 350-2500/350-4600 www.sierralak.es.com
Soboba Springs Royal Vista Golf Crse. 1020 Soboba Rd. San Jacinto, CA 92583	Royal Vista Golf Courses Semi-Private Variable	\$35 \$50	6,888 60,000	1967 Desmond Muirhead (909) 654-9354	Karl Reul General Manager (909) 654-7111 sobobasprings.com
Tahquitz Creek Golf Resort 1885 Golf Club Dr. Palm Springs, CA 92264	Arnold Palmer Golf Mgmt. Public N/A	\$20-\$35/\$25-\$50 \$30-\$65/\$50-\$80 (Legend/Resort)	6,775/6,705 90,000	(L) 1957/(R) 1995 Billy Bell/Ted Robinson	Rick Hickman G.M./Director of Golf, PGA (760) 328-2375/324-8122 rhickman@palmgolf.com
Temecula Creek Inn 44501 Rainbow Canyon Rd. Temecula, CA 92592	JC Resorts Public/Resort Call for Details	\$50 (\$60 Fri.) \$80	6,605/6,690/6,784 85,000	na Dick Rossen/Ted Robinson (909) 676-2405	Greg Botti Head Professional (909) 676-2405/506-9640 gbotti@jcreorts.com
Upland Hills Country Club 1231 E. 16th Street Upland, CA 91784	American Golf Corp. Semi-Priv./Publ. & Memb. \$2,200 - \$3,740	\$36 \$47 (w/cart)	5,827 60,000	1980 David Raineville (909) 946-4711	Brian Bode General Manager (909) 946-4711/946-1961
Westin Mission Hills Pete Dye Crse. 71-501 Dinah Shore Dr. Rancho Mirage, CA 92270	Troon Golf Resort N/A	\$140 \$160	6,706 40,000+	1988 Pete Dye (760) 328-3198	Bill O'Brien Director of Golf (760) 328-3198/770-4984
Whispering Lakes Golf Club 2525 Riverside Dr. Ontario, CA 91761	City of Ontario Public N/A	\$19 \$23	6,700 70,000+	1960 Wm. A. Tucker (909) 923-3673	Tim Walsh Head PGA Professional (909) 923-3673/923-369

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Health Care Supplement

Holistic Health Care in the 21st Century

by Cindy Holt RN, BSN, CMT

The practice of holism teaches that we can not separate the physical from the mental and spiritual aspects of our being. I believe true health is achieved through attention to this principle. Western science has made great strides in controlling infectious disease and providing access to a varied diet year-round. Life expectancy in the last 100 years has increased dramatically, largely due to advances in technology and our understanding of the physical cause of disease.

Yet, many of us are dissatisfied with the present health care system. Why? Yes, the advent of the Health Maintenance Organization (HMO) has produced some very controversial benefits and problems, but the moral dilemmas I experienced as a nurse began long before we knew what an HMO was. If a man is treated for a disease by amputating his leg, and this cures the disease, was the man healed? Not necessarily, according to holism.

In a physical sense, yes, but what if his wife divorces him because she cannot love him any more? What if his religious beliefs were that he could not go to heaven if his body is not whole? What if he abandoned God because he believed God failed

him? Holism looks at the whole person who has the disease. Holism understands that diseases in the body can be a direct result of mental and spiritual imbalances, as well as nutritional or chemical deficiencies.

Just by breaking down the word into its two syllables, one can see that it means a lack of ease within the body. I believe much suffering could be prevented or alleviated using holistic principles.

Holistic medical care is also heavily preventative. In nursing school, I learned about primary, secondary, and tertiary prevention. Primary prevention is what we do long before even the threat of disease develops. We don't smoke; we eat whole, unprocessed foods; we take the right supplements; we exercise; we maintain a positive attitude, and we get enough sleep.

Secondary prevention is what we do when there is a good chance disease will strike, such as when we get a flu vaccine during the flu season.

Tertiary prevention is what we do to prevent relapses, such as entering a cardiac rehabilitation program after a heart attack. Prevention of illness is not only cost effective, it is the only way any condition will be 100 percent "cured." Education is the main key to bringing holistic care into the mainstream, but it will be up to soci-

ety to decide the motivating factors for change.

It is easy to blame outside forces

"Many studies have shown that emotional depression is linked to immune system depression ... Simply put, we need to put more emphasis on the importance of where we place value."

for our ill health. Currently, people with adult onset diabetes, arteriosclerotic heart disease, asthma, and other chronic diseases are seen and treated as "victims." When we understand more about how disease actually develops as a result of our attitudes and values, we will become empowered to change the course of disease, and even the course of our planet.

Our existence is flooded with meaning, and we choose freely which meanings will control and dominate our lives. It is ever so obvious in health care that the choices we make are crucial to our well-being. Mean-

ing is directly attached to how our mind regulates body systems that determine if we are well or if we are sick. If my work is all I give meaning to, and something happens to me that I cannot do this work any longer, I will become depressed. Is it such a far-fetched idea then that this depression can lead to disease in the body?

Many studies have shown that emotional depression is linked to immune system depression. The link between heart disease and depression is also clearly outlined in many studies. There are books by well-regarded physicians on this subject. Simply put, we need to put more emphasis on the importance of where we place value.

When we come to understand we don't die from heart failure but from "meaning failure," we will have reached a changing point. The difference between being well and being sick is far more complex than our limited medical paradigm has recognized. No drug can change our meanings or values in life; this is something we humans must regularly assess and modify for ourselves. Science can give us wonderful information, but the true meaning of life and health comes from within us.

So, the next time you have a physical checkup, why don't you give yourself a "meanings" check as well?

Child Care Food Program Helps Children Eat Healthier

Providing children in daycare settings with nutritious, balanced meals is the purpose of a federally-funded program available to licensed family daycare providers operating in San Bernardino and Riverside counties.

Administered locally by the San Bernardino County Superintendent of Schools (SBCSS), the Child Care Food Program provides financial and educational assistance for the purchase, planning and preparation of nutritious foods and snacks.

"We find that children in our daycare programs receive 50-100 percent of their nutritional needs through their daycare providers," said Pat Talley,

child development services director. "Our job and our goal of the program is to assist daycare providers in meeting those needs."

According to Talley, the Child Care Food Program served more than 19,000 children per month in more than 1,060 participating family daycare homes last year. The federally-funded program provides the caregiver with guidelines for a nutritionally balanced diet following the basic food groups.

For more information, call the SBCSS Child Development office at 1 (800) 722-1091, or visit the office located at 144 N. Mountain Ave. in San Bernardino.

Arrowhead Regional Medical Hospital

continued from page 9

of loss. Outside provider films are digitized and available to the entire medical center in about 10 minutes! Radiologists may also view the results while at home.

Uffer remembers how depressing the old county hospital was, "the place of last resort" for many and how the atmosphere affected the staff and patients. He did not want an unfriendly atmosphere permeating the new facility, and with the help of his friend Elliot Kushell, a Ph.D. in organizational development at Cal State Fullerton, CHARM classes were created, taught by Uffer and

Kushell. The program is mandatory for all employees, to ensure that the hospital is meeting all its patients' needs with dignity and respect.

The facility has received many awards since it opened on March 30, 1999. One of which is the Press Ganey Compass Award. Out of 1,200 hospitals in the nation, the new Arrowhead Regional Medical Center has already reached the 88th percentile in patient satisfaction.

Mark Uffer is definitely a "hands-on" manager. "I am not ashamed of the name (county hospital)," he said. "We ARE the county, and our mission is to take care of our humans."

Health Care Supplement

HMOs Return to Profitability Earning \$990 Million

Blue Cross Blue Shield Plans Post Positive Results

For the first time since 1996, the nation's HMO industry turned a profit last year, according to a study of 492 companies by Weiss Ratings Inc, the nation's leading provider of HMO ratings and analyses.

All combined, the 492 HMOs earned \$990 million, compared to a cumulative loss of \$1.8 billion in the three years from 1997 to 1999.

After posting \$1.8 billion in profits in 1995, the HMO industry's aggregate profits plummeted due to rising health care costs and growing consumer demand for more flexible plans reaching a low of -\$864 million in 1998. Starting in 1999, large HMOs began restoring profitability by realizing the results of boosting rates and shedding unprofitable lines. At the same time, more than 100 HMOs either dissolved or merged from 1999 to 2000. The sector's recovery continued through the end of 2000.

"This is not only good news for the HMOs themselves, it's also a positive for consumers who count on their HMO to be financially healthy and stay in business," commented Martin D. Weiss, chairman of Weiss Ratings Inc. "But the improvements have not come without costs to the consumer, such as premium hikes and service cutbacks,

and they have not been evenly distributed across the industry. In fact, more than one-third of HMOs are still considered vulnerable."

Premium rates increased by more than \$300 per enrollee to \$1,842 in 2000 from \$1,506 in 1995. At the same time, 1,641,000 seniors were dropped from their Medicare HMOs between 1999 and 2001, and many were forced to seek health coverage elsewhere.

Plus, some uncertainties remain. The Weiss study found that most of the profits were concentrated among the 31 largest HMOs (those with more than 500,000 members), which together reported a total net profit of \$1.2 billion in 2000. In contrast, most of the losses were found among the other 461 companies (those with fewer than 500,000 members), which together reported an aggregate net loss of \$258 million. Consequently, there are still 194, or 41 percent, HMOs receiving a Weiss Rating of D+ or lower, considered vulnerable.

Blues Post Positive Results for Second Straight Year

Blue Cross Blue Shield plans posted positive earnings for the second straight year, with overall net profits of \$2 billion in 2000. Net in-

come from core underwriting business was \$518 million in 2000, more than a 1,200 percent increase from the \$39 million earned in 1999, and a significant leap from 1998 when they lost \$788 million.

"Because of improved underwriting results, many Blues may not have to rely on capital gains and investment income as heavily as they have in the past. This is especially important during a downturn in the securities markets," Dr. Weiss added.

Notable Upgrades and Downgrades

Of the 452 HMOs rated based on an analysis of year-end 2000 data, 56 received rating upgrades, while 32 were downgraded.

Weiss issues safety ratings on

more than 15,000 financial institutions, including HMOs, life and health insurers, Blue Cross Blue Shield plans, property and casualty insurers, banks, and brokers. Weiss also rates the risk-adjusted performance of more than 11,000 mutual funds. Weiss Ratings is the only major rating agency that receives no compensation from the companies it rates. Revenues are derived strictly from sales of its products to consumers, businesses, and libraries.

Consumers needing more information on the financial safety of a specific company can purchase a rating and summary analysis for as little as \$7.95 through the Weiss Ratings Web site at www.WeissRatings.com, or starting at \$15 by calling (800) 289-9222.

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- Laser Eye Surgery: Is It Right For You?
- Aging Gracefully
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Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by Total Number of Physicians Employed Contracted continued on page 40

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
1. NAMM California 3281 E. Guasti Rd. Ontario, CA 91761	21 1,500+	IPA Multi-Specialty	750	1983	95%	Yes	N/A N/A	Rene Morel Vice President (909) 605-8000 prowland@nammcal.com
NAMM California manages PrimeCare Medical Network, Inc. with groups in Chino, Corona, Hemet, Ontario, Redlands, Riverside, San City & Temecula.								
2. ProMed Health Network 1154 N. Mountain Ave. Upland, CA 91786-3633	0 980+	IPA Multi-Specialty	87	1988	80%	Yes	N/A N/A	Jeerreddi Prasad, M.D./President Kishan Thapar, M.D./CEO (909) 932-1045/932-1065 kharvey@promedhealth.com
3. Beaver Medical Group 2 W. Fern Ave. Redlands, CA 92373	126 500+	Multi-Specialty	0	1945	80%	Yes	No Yes	Stephen Peterson President (909) 793-3311/798-1740
4. Vantage Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92501	0 520	IPA	75	1985	100%	No	No No	Helene Beilman Vice President (909) 778-1360/778-1363
5. Kaiser Permanente Medical Center, Fontana 9961 Sierra Ave. Fontana, CA 92335	450+ 0	Multi-Specialty Full Service Medical Care	4,200	1943	100%	Yes	N/A N/A	Philip S. Carney Jr., M.D. Area Associate Medical Director (909) 427-5269/427-7193
6. Loma Linda University Health Care 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	Roger Hadley, M.D. President (909) 558-2315/558-2446
7. Riverside Medical Clinic 3660 Arlington Ave. Riverside, CA 92506	87 289	Multi-Specialty Medical Group	551	1935	70%	Yes	Yes	Steve Larson, M.D./Chairman/CEO Judy Carpenter/President/COO (909) 782-3744/782-3834
8. Riverside Physician Network 1650 Iowa Ave., Ste. #220 Riverside, CA 92507	0 300+	IPA	43	1984	80%	Yes and Individual Physician Call Service	Yes Yes	Charles Stewart IV CEO (909) 788-9800/788-0098 www.rpnocs.com
9. Mission Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92591	0 300	IPA	WND	1996	100%	Yes	No No	Daniel Boulard President (909) 778-1355/778-1363
10. Inland Medical Centers 3410 La Sierra Ave., F369 Riverside, CA 92503	11 250	IPA	50	1986	52%	Yes	No No	Barbara Bolivar CEO (909) 785-1952/785-9660
11. Kaiser Permanente Medical Center, Riverside 10800 Magnolia Ave. Riverside, CA 92505	245 0	Multi-Specialty Full Service Medical Care	2,400	1989	100%	Yes	N/A N/A	Michael A. Neri, M.D. Area Assoc. Medical Director (909) 353-2000/353-4611
12. San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	18 200+	Multi-Specialty Practice Group	121	1954	73%	Yes	Yes No	James W. Malin CEO/Administrator (909) 883-8611/881-5707 administration@sbmed.com
13. ProMed Health Network of San Antonio 1154 N. Mountain Ave. Upland, CA 91786	0 217	IPA	100	1994	100%	Yes and Physician on Call 24 Hrs.	N/A No	Jeerreddi Prasad, M.D./President Vi Dupre/Reg. Administrator (800) 281-8886/(909) 932-1065
14. Community Medical Group of Corona 830 Magnolia Ave. Corona, CA 92879	8 200+	Primary Care	50	1999	90%	Express Care	No N/A	Ghassan Hadi Medical Director (909) 739-7778/340-9665
15. Inland Faculty Medical Group, Inc. 952 S. Mt. Vernon Ave., Ste. B Colton, CA 92324	4 200	IPA	N/A (MSO Provided)	1994	100%	Yes	N/A N/A	Emily A. Ebert, M.D. President (909) 433-9111/433-9199 mck@cms-online.com
16. McKinley Medical Group Inc. 9661 Magnolia Ave., Ste. B Riverside, CA 92503	181	IPA	0	1995	N/A	No	N/A N/A	John Mukherjee CEO (909) 359-0779/689-6644
17. Inland HealthCare Group, Inc. c/o Inland Health Organization 1980 Orange Tree Ln., Ste. 200 Redlands, CA 92374	10 165	Multi-Specialty IPA and Prime Care Group Practice	10 (MSO Provides all Non-Physician/ PA Employees)	1993	75%	Extended Care	No N/A	Rajiv Dhabuwalla, M.D. President (909) 335-7171
18. Victor Valley IPA Medical Group 15201 11th St., #500 Victorville, CA 92392	0 175	IPA	10	1989	95%	Yes (Off Site)	No No	Dr. M. Ahluwalia President (760) 245-4747/245-4868
19. Hemet Community Medical Group 41885 E. Florida Ave. Hemet, CA 92544	4 153	IPA	176	1985	N/A	Yes	N/A N/A	Kali P. Chaudhuri CEO (909) 791-1111/791-1120
20. St. Mary Choice Medical Group 18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307	0 137	IPA	160	1993	N/A	Yes	N/A N/A	Mannohan Nayyar, M.D. President (909) 791-1111/791-1120
21. Oasis IPA 275 N. El Cielo Palm Springs, CA 92262	0 80	IPA	WND	1992	N/A	Yes	No No	Helene Leclair Vice President (760) 320-3566/323-8674
22. High-Desert Physician Assoc. 41885 E. Florida Ave. Hemet, CA 92544	0 79	IPA	30	1993	N/A	N/A	N/A N/A	Michael Foutz CEO (909) 791-1111/791-1120
23. High Desert IPA Medical Group 18270 Siskiyou Rd., Ste. A Apple Valley, CA 92307	0 54	IPA	60	1993	N/A	Yes	N/A N/A	Michael Foutz CEO (909) 791-1111/791-1120
24. Redlands Family Physicians 1520 Barton Rd. Redlands, CA 92373	4 50	IPA	15	1982	50%	Yes	No No	Sandee Derryberry Executive Director (909) 798-7766/792-8627

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the groups listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 2001 Inland Empire Business Journal.

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Health Care Supplement

ADVERTORIAL

Riverside Physician Network: Serving Riverside's Health Care Needs Since 1984

Riverside Physician Network is an independent practice association consisting of more than 200 local physicians serving the health care needs of more than 65,000 Riverside area residents since 1984.

An independent practice association is a group of providers that contracts with managed health care plans while maintaining their separate practices, which means that Riverside Physician Network is owned and governed by the individual physicians who are members. As a network, Riverside Physician Network works in partnership with most major commercial and senior health plans to provide medical services to

health plan members.

Patient members have the opportunity to choose their own family doctor from more than 60 primary care physicians in the Riverside area. Network doctors are independent practitioners in private offices or group practices, rather than in a single clinic location. This allows patients the freedom to choose a doctor conveniently located near home or work. Since Riverside Physician Network doctors accept most major commercial and senior health plans, changing health plans doesn't necessarily mean having to change to a new doctor.

A member who selects an in-

dependent practice association-affiliated primary care office generally will be referred to specialists and hospitals affiliated with the association. If a patient member should need the care of a specialist, the family doctor will make a referral to a physician from Riverside Physician Network's extensive panel of more than 120 specialty care physicians. The organization is affiliated with several of the area's respected hospitals, including: Moreno Valley Community Hospital, Riverside Community Hospital and Parkview Community Hospital.

The network manages all of the

business aspects for the doctors, allowing the physicians to concentrate on their practices. It also helps patients stay healthy by providing excellent medical care close to home.

The business aspects of Riverside Physician Network include: contracting with health plans, hospitals and providers; authorizations; claims processing and payment; medical management; case management; quality management and improvement; provider relations; customer service, and financial planning and management.

The network's doctors practice on Main St., not Wall St. For more information, call (877) 776-8066.

MAC OS

continued from page 10

that I described three paragraphs ago will run in Classic.

Programs that are being redesigned for OS X will be completed in two steps. "Cocoa" programs are those that have been adapted to OS X. "Carbon" programs will be native to the system. Most of the carbon systems will not be available for about a year.

I recently mentioned in this column that AppleWorks had upgraded their new 6 series to 6.1. What I failed to add was that 6.1 would cause a freeze on old MAC OS 8.6 systems. The same is true with their more recent 6.2 upgrade. It works just fine, though, in OS 9.1.

Meanwhile, some computer experts are recommending that we not load OS X onto our MACs. They have been told of the wonders of what Apple calls "MAC OS X, version 10.1." This new Point One fix will take care of a number of problems, although Apple plays things in a more positive light, saying that 10.1 will make everything run faster.

So now you are asking, "Is there

nothing good in the new computers of the 21st century?" Good question.

True, you will have to donate your old gear to a thrift shop, but your shiny new external Zip disk drive is going to look so good sitting next to the new computer, which now comes in Indigo instead of Bondi Blue. The same is true of your new printer, which only costs about 10 percent of your first one.

The better news is what the new computer can do. Graphic artists and gamers will love the speed and the detail. E-mail correspondents will be amazed at the quickness and the extras that are included. Apple Menu, which used to be on the upper left corner is gone, but it has been replaced by the "dock" on the bottom of the screen and in 10.1 that dock can be moved to the side if you like.

In the old days, your favorite CDs could be played on the CD-ROM drive. This has been upgraded to combine the best of whatever Internet music system is legal in a program that Apple calls iTunes. CD-DVD allows you to watch movies on your computer screen in a program called iMovies. They even advise

users to connect the computer to the TV or stereo. (I have warned you that "convergence" was on the way.)

"The better news is what the new computer can do. Graphic artists and gamers will love the speed and the detail. E-mail correspondents will be amazed at the quickness and the extras that are included."

The other night I ran my DVD copy of Tim Burton's "Sleepy Hollow" on a Titanium PowerBook G4 and I was amazed at how clear even the dark and foggy scenes played. Sony has just announced a new program to download movies on demand for your computer.

You can also plug in your digital camera or camcorder and see your

family reunion or summer vacation. This new advance in home photography is causing sales to slide at Kodak. They, in turn, had to fight with Microsoft to keep their digital plug-in programs included in the next Windows release.

Which reminds me: for those readers who prefer a Windows format, remember that Bill Gates and Steve Jobs take each other's phone calls. Microsoft has invested heavily in Apple and what works for one will soon be copied by the other.

The moral of the story is this — everything has changed over the last couple of years. When you make your next computer purchase, make sure that the attachments you buy are compatible. Make sure that the programs you buy are compatible also. You may be anxious to spend your tax rebate, but there's no need to waste it.

(Note: This story will continue on, so watch for updates coming soon to this column. In the meantime, thanks go out to A&R Partners (Adobe), Hungry Minds (...For Dummies books), Symantec, (Norton SystemWorks) and FileMaker Inc.)

Top Health Care Medical Clinics/Groups in The Inland Empire

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Ranked by Total Number of Physicians Employed/Contracted

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
25. Tower Industrial Medical Group 1218 E. Lexington Ave. Pomona, CA 91766	25 10	24-Hour Full Service Medical Care	175	1969	0	Yes	Yes	Daria Marino Account Executive (909) 628-2777/465-9586
26. U.S. Health Works Medical Group 2171 S. Grove Ave., Ste. A Ontario, CA 91761	8 12	Occupational Health, Industrial Medicine	30	1980	None	Yes	No	Kathy Herndon Area Manager (909) 923-4080/930-0704
27. Desert Medical Group 275 N. El Cielo Palm Springs, CA 92262	20 0	Medical Group	WND	1981	N/A	Yes	No	Marc Hoffing, M.D. Medical Director (760) 320-8814/320-6477
28. Raincross Medical Group, Inc. 4646 Brockton Ave. Riverside, CA 92506	19 0	Family Practice	120	1995	64%	Yes	No	Chester Cartright Director of Operations (909) 774-2800/774-2925
29. U.S. Health Works Medical Group 1760 Chicago Ave., Ste. J3 Riverside, CA 92507	6 10	24 Hr./7 Day Occupational Health, Industrial Medicine	17	1980	None	Yes	No	Eileen Jazo Center Manager (909) 781-2200/781-2220
30. U.S. Health Works Medical Group 801 Corporate Center Dr., #130 Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	None	Yes	No	Angie Caratachea Manager (909) 623-1954/623-4988
31. Orthopedic Medical Group of Riverside, Inc. 6800 Brockton Ave. Riverside, CA 92506	16	Orthopedics Physical Therapy Pain Management	103	1965	20%	No	No	Donna Lindsay CEO (909) 683-0650/683-0988
32. U.S. Health Works Medical Group 12111 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	48	1983	2%	Yes	No	Alvin Yee, M.D. Medical Director (909) 628-6011/628-7801
33. Community Medical Group of Riverside Inc. 4444 Magnolia Ave. Riverside, CA 92501	11 2	Multi-Specialty	99	1975	3%	Yes	No	Richard M. Finn, FACMPE Administrator (909) 682-5661/274-3411
34. Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	12	MRI, CT, Fluoroscopy, Computerized Arterial Doppler, Ultrasound, Color Doppler	49	1987	20%	No	No	Jerry Koppang CEO (909) 276-7500/276-7543 marketing@rivrad.com
35. Computerized Diagnostic Imaging Center 6485 Day St., Ste. 101 Riverside, CA 92507	12	Mammography, Ultrasound, Fluoroscopy, X-Ray	12	1987	20%	No	No	Jerry Koppang CEO (909) 653-3654/656-2048 marketing@rivrad.com
36. Computerized Diagnostic Imaging Center 4646 Brockton Ave., Raincross Bldg. Riverside, CA 92506	12	X-Ray Ultrasound Bone Densitometry	4	1987	20%	No	No	Jerry Koppang CEO (909) 774-2840/774-2841 marketing@rivrad.com
37. Computerized Diagnostic Imaging Center 1894 Business Center Dr. San Bernardino, CA 92408	12	Open MRI	2	1987	15%	No	No	Jerry Koppang CEO (909) 890-4090/890-0791 marketing@rivrad.com
38. Diagnostic Breast Imaging Center 4500 Brockton Ave., Ste. 219 Riverside, CA 92501	12	Mammography, Stereotactic Breast Biopsy, Breast Localization, Ultrasound	7	1987	20%	No	Yes	Jerry Koppang CEO (909) 276-7551/276-9883 marketing@rivrad.com
39. Milkauskas Eye Institute 39700 Bob Hope Dr., Ste. 109 Rancho Mirage, CA 92272	12	Ophthalmology Group Practice	50	1980	20%	24 Hour on Call	Yes	Albert Milauskas, MD Medical Director (760) 340-3937/340-1940
40. Inland Eye Inst. Medical Group, Inc. 1900 E. Washington St. Colton, CA 92324	11	Ophthalmology	55	1975	N/A	Physician On Call 24 Hrs.	Yes	Christopher L. Blanton, M.D. President (909) 824-6090
41. I.M. Feldkamp III, DDS Affiliated w/Hospitality Dental Associates 164 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92408	10	Dental Orthodontics	44	1980	None	24 Hour on Call	No	Jerica Cusac Office Manager (909) 888-7817/888-5280
42. I.M. Feldkamp III, DDS Affiliated w/Hospitality Dental Associates 69-730 Hwy. 111, Ste. 105 Rancho Mirage, CA 92270	5	Dental Orthodontics Children	18	1982	None	24 Hour on Call	No	Debbie V. Bottroff Office Manager (760) 321-8869/324-9929
43. U.S. Health Works Medical Group 6485 Day St., Ste. 302 Moreno Valley, CA 92507	5	Occupational & Industrial Medicine	11	1991	N/A	Yes	No	Eileen Jazo Center Manager (909) 653-5291/653-2440
44. Cal-Care Industrial Medical 502 S. Garey Ave. Pomona, CA 91766	2 3	Occupational Health	10	1998	0	Yes	No	Tom Blay General Manager (909) 620-8887/620-8817 calcare1@earthlink.net
45. Michael Boyko, DDS Affiliated w/Hospitality Dental Associates 4960 Arlington Ave., Ste. A Riverside, CA 92504	4	Dental Orthodontics Children	17	1982	None	24 Hour on Call	No	Heidi Dusseau Office Manager (909) 359-4911/351-2013
46. Western University Medical Center 360 E. Mission Blvd. Pomona, CA 91766	3	Family Practice Group	16	1983	10%	Yes	No	Alan Cundari Medical Director (909) 865-2565/865-2955
47. Martin Hamilton, DDS Affiliated w/Hospitality Dental Associates 8325 Haven Ave., Ste. 130 Rancho Cucamonga, CA 91730	3	Dental Orthodontics	15	1988	None	24 Hour on Call	No	Dolene Graham Office Manager (909) 989-3566/980-8072
48. Stanley Trammel, DDS Affiliated w/Hospitality Dental Associates 14285 Seventh St. Victorville, CA 92392	3	Dental Orthodontics	11	1986	None	24 Hour on Call	No	Kathy Porter Office Manager (760) 243-7957/243-1310
49. Moreno Valley Physical Therapy 11441 Heacock St., Ste. D Moreno Valley, CA 92557	3	Physical Therapists	10	1985	N/A	N/A	N/A	Terry Lawson, P.T. Owner/Director (909) 924-8977/924-7585
50. Charles Cutting, DDS Affiliated w/Hospitality Dental Associates 77-940 Fred Waring Dr. Palm Desert, CA 92260	2	Dental Orthodontics	8	1999	0	24 Hour on Call	No	Joanie James Office Manager (760) 360-7074/360-7003
51. U.S. Health Works Medical Group 599 Inland Center Dr., Ste. 108 San Bernardino, CA 92408	1	Medical Group	25	na	na	Yes	N/A	Al Vega Center Manager (909) 889-2665/884-4114
52. U.S. Health Works Medical Group 850 E. Washington St. Colton, CA 92324	1	Medical Group	8	na	na	Yes	N/A	Al Vega Center Manager (909) 370-0572/370-4389

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DESERT BUSINESS JOURNAL

Hi-Desert Medical Center Makes Commitment to Increased Staffing Levels in Nursing

Along with many facilities that are having trouble recruiting and retaining nurses, HiDesert Medical Center is on the cutting edge in combating the nursing shortage. A recent initiative adopted by the hospital means that in the area of acute care, one RN will care for four patients. Staffing levels for nurses at other area hospitals range as high as eight or nine patients per RN.

However, other hospitals may be forced to follow Hi-Desert Medical Center's lead as California Assembly Bill 394 directs the California Department of Health Services to establish a nurse-to-patient staffing ratio for acute care hospitals by Jan. 1, 2002.

"Decreasing the number of patients a nurse cares for has an obvious and immediate positive impact on patient care," explained Martie Avels, RN, chief nursing executive. "We're committed to the highest possible quality of patient outcomes and this is a crucial element in achieving good care. It will also help with the future recruitment of nurses as they look for a hospital that allows them increased contact with fewer patients. This is why nurses choose the nursing profession."

In a recent study conducted by the Harvard University School of Public Health, a consistent relationship was found between nurse staffing and outcomes for urinary tract infections, pneumonia, shock, upper gastrointestinal bleeding, and length-of-stay.

According to a summary of the report in Quality Agenda, "...higher staffing with registered nurses was associated with a 3 to 12 percent reduction in the rates of various adverse outcomes, while higher staffing levels for all types of nurses were associated with a decrease in adverse outcomes from 2 percent to 25 percent." The study also found that the costs associated with patient complications can be substantial.

"The study's findings show that nurse staffing does matter considerably to the well-being of hospital

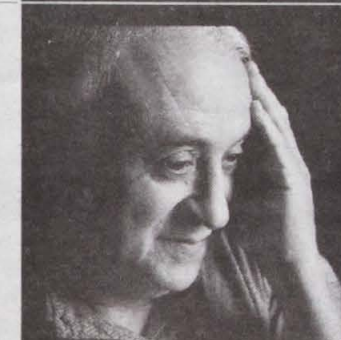
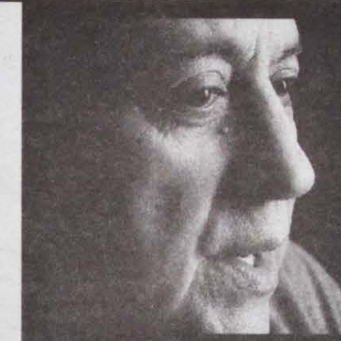
patients," said Peter Buerhaus, co-project director for the study and senior associate dean for Research at Vanderbilt University's School of

Nursing.

The study is based on 1997 data from more than 5 million patient discharges from 799 hospitals in 11 states.

The American Nurses Association agrees. In a report issued last year, "Nurse Staffing and Patient Out-

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IT TOOK CORONARY ARTERY BYPASS SURGERY, CARDIAC REHABILITATION, NUTRITION EDUCATION, AND AN EXERCISE PROGRAM TO PUT THE SPRING BACK IN DANIEL SOTO'S STEP.

100
ONE HUNDRED TOP HOSPITALS
1994, 1995, 1996, 1997, 1998, 1999, 2000

Cardiovascular disease can be unsettling. But with the treatment programs, follow-up care, education, and communication available at Pomona Valley Hospital Medical Center you can come back stronger than before. As Daniel Soto learned, you don't have to take heart disease lying down.

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Pomona Valley Hospital Medical Center

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UNDERSTANDING HEALTH CARE

Photo by Fern T. Dean



Paint it Brand New

by Fern T. Dean

Though the name "Paulson Paint Inc." has been around for more than 40 years, its new owner — EVR-GARD Coatings, directed by Mike Robinett, has painted it into the 21st century. Yes! It has had a rebirth. The

building looks new, and a great bright sign that welcomes business is prominently displayed.

For 40 years this business has been in the same location; though, before I avenue was widened it wasn't as visible as it is today. This street has become one of the main conduits between the tri-cities of Hesperia, Victorville and Apple Valley.

When I talked to Mike he said, "My managers, Mendy and Teri were responsible for the work involved with this renewal, and have tripled sales since the renovation." When I told Mendy and Teri what he had said,



Photo top left: Celebrating the rebirth of Paulson Paints, a 40-year-old business in Hesperia, Teri Lucia, one of the managers, demonstrates some fancy brush work.

Mendy remarked, "When I applied for my job, one of the things that impressed me was the history of the business, and how important it is to have a friendly approach. It's obvious that the business had paint spills through the years, but the community still supported its efforts to renew itself."

Later on, when I talked to a customer about his experience in the store — I was greeted with, "I can remember when I was a boy; during school vacations my dad would take me with him to not only show me what he did for a living, but also allowed me to think that I had something to do with picking out the col-

continued on page 55

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Quality
Healthcare
in the
Inland
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1984

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- Choose your own family doctor
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High Desert OPPORTUNITY

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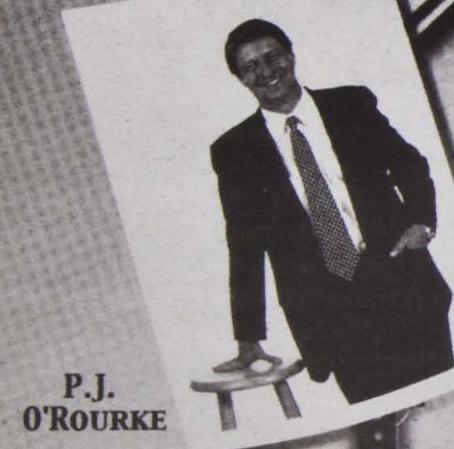
20 YEARS
OF OPPORTUNITY

San Bernardino County Fairgrounds
14800 Seventh Street, Victorville
Phone: 760/245-7600
Web Site: www.highdesertopportunity.com

OPPORTUNITY THEATER: An inspiring morning program features internationally recognized experts discussing the advantages of locating or expanding a business to Apple Valley, Victorville, Adelanto, Hesperia, Barstow, Lucerne Valley and neighboring San Bernardino County communities.

EXHIBIT BOOTHS: Representatives from governmental agencies, financial institutions, community organizations, utilities, real estate and other organizations create a convenient information center showcasing the opportunities in the Inland Empire North.

LUNCHEON: Keynote speaker, P.J. O'Rourke, established across the globe as America's premier political satirist and best-selling author. His luncheon presentation, punctuated by his humor and hard-biting style, will guide the audience through the inner workings of national and world politics. O'Rourke is best known for his novels including *Parliament of Whores*, *Give War a Chance*, *All the Trouble in the World*, *A Bad Haircut* and *The CEO of the Sofa*.



P.J.
O'ROURKE

Yes! I would like

- ☐ Tickets for the day-long event. My check is enclosed (\$60 each; \$540 for a table of 10)
- ☐ Exhibit booth space \$450 (per booth inside OR outside)
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Hospitality Supplement

Marriott Resorts Get the Gold

Marriott's Desert Springs Resort & Spa, and Marriott's Rancho Las Palmas Resort & Spa receive coveted Gold awards from *Meetings & Conventions* magazine

Meetings & Conventions magazine recently announced the winners of its prestigious Gold awards for 2001. Marriott's Desert Springs Resort & Spa and Marriott's Rancho Las Palmas Resort & Spa both received the Gold Key Award for 2001. Now in its 24th year, this award is bestowed upon the world's finest meeting properties.

The readers of *M&C*, who based their selections on overall professionalism and quality of properties they've experienced, voted for winners of this award of excellence. This year, 169 domestic and 35 offshore/international hotels and resorts were honored as Gold Key winners. The meeting planner voters selected the winning properties based on strict criteria, which included: overall staff attitude; quality of meeting rooms; quality of guest services; quality of food and beverage service; proficiency of handling reser-

vations; availability of technical/support equipment, and range of recreational activities.

"*M&C's* readers, representing the core of meeting and incentive professionals, continually raise the standards and this year's Gold Key winners have met their challenge by providing outstanding service," said Bernard W. Schraer, *Meetings & Conventions* group publisher. "The *M&C* staff applauds the properties that have demonstrated the qualities to earn the Gold Key distinction."

Marriott's Desert Springs Resort & Spa has also received the coveted 2001 Gold Platter Award. Now in its 16th year, this award is given to the prominent catering departments that have exhibited creative and culinary excellence.

This year, only 30 domestic and international properties in the world were honored for their outstanding

achievements. Planners based their decisions on seven important criteria: enthusiasm and professionalism of catering staff; quality of food presentation; creativity of menu; originality of theme-party concepts; overall helpfulness and budgeting considerations; excellence of staff service and ambience of dining rooms.

Desert Springs General Manager Tim Sullivan shares the excitement with his associates. Said Sullivan, "It is wonderful to receive recognition for going above and beyond the call of duty when it comes to all guest requests, whether a single visitor or a group meeting. We pride ourselves on providing everything anyone could desire in a resort property and this award tells us that we are on the right track."

Marriott continues to receive recognition as *The Wall Street Journal* reported in May that *The American Customer Service Index* rated Marriott International, Inc., as best in customer satisfaction this year. *Fortune* magazine recognized Marriott as one of the top 50 "Best Companies for Minorities," "boasting the most diverse work force on the list.

MARRIOTT INTERNATIONAL, INC. (NYSE: MAR) is a leading worldwide hospitality company with nearly 2,400 operating units in the United States and 59 other countries and territories. In fiscal year 2000, Marriott International reported system wide sales of \$19.8 billion. For more information or reservations, visit www.marriott.com.



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Corporate Structure

continued from page 13

ilar to a general partnership. The difference is that a limited partnership is comprised of one or more "general partners" who manage the business, and one or more "limited partners" who contribute capital and share in the profits, but who normally take no part in running the business.

As in a general partnership, a general partner remains liable for partnership debts and obligations. However, limited partners generally incur no liability with respect to partnership obligations beyond his or her capital contribution. The purpose of this form is obviously to encourage passive investors to invest in the enterprise by allowing them to reap a share of the profits if it succeeds without risking more than the capital contributed.

7. The Professional Corporation:

Certain licensed professional activities can be conducted in the corporate form, including: the practice of law, medicine, dentistry, and accountancy. In general, a professional corporation is formed in the same manner as a "C" corporation and is subject to the same general requirements. However, because there are a variety of additional requirements due to the highly regulated nature of the aforementioned professions, an attorney should always be consulted when determining whether a professional corporation is the appropriate vehicle for your business.

Nursing

continued from page 41

comes in the Inpatient Hospital Setting," it was concluded that hospitalized patients had better outcomes in hospitals with higher staffing levels and higher ratios of nurses on duty in five specific areas: length of stay, pneumonia contracted while in the hospital, post-operative infection, pressure ulcers, and urinary tract infections.

"We're committed to providing the best possible care for our community," explains Rob Mannix, Hi-Desert Medical Center CEO. "That's why we've made this tremendous commitment and will continue to make positive changes to enhance each patient's experience."

8. The Sole Proprietorship:

Finally, the sole proprietorship is the simplest form in which to conduct business. A sole proprietorship is not a legal entity itself. Rather, the term refers to a natural person who directly owns the business and is directly responsible for its debts and obligations.

Selecting the appropriate business structure for a venture is an important decision. All unique circum-

stances must be analyzed to accomplish the particular goals and expectations of the owner. To obtain the maximum benefits from a business entity, owners should consult a qualified attorney with the appropriate knowledge and experience.

Gregory G. Brown, Esq. and Brian M. Hess, Esq. are attorneys in the business, corporate, and information technology department of the regional law

firm of Kring & Brown, LLP, which has offices in Irvine, San Diego, Ontario and Las Vegas. Kring & Brown attorneys represent clients in: business & corporate, insurance, labor & employment, construction defect, public & private construction law, estate planning and family law. For more information contact Gregory G. Brown or Brian M. Hess at (949) 261-7895, Timothy E. Cary at (909) 941-3050, or visit www.kringandbrown.com.

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Statler's Best Bets

Statler's Best Entertainment Bets — S. Earl Statler is the Inland Empire Business Journal entertainment critic and reporter and has been the entertainment editor of the "Inland Empire TV News" for the last five years. He has reported the Inland Empire entertainment scene for more than 30 years and is also an accomplished stage and TV actor, as well as an internationally-known magician and mentalist. Check out his entertainment Website at www.StatlerTV.com or www.traveltrends.ws.

The 79th L.A. County Fair is ... "Kinder. Simpler. Funner."

by S. Earl Statler

I moved to the Inland Empire with my family in 1949 from Hawaii. Times were simpler, and we had only given up palm trees and trade winds for orange trees and blasting summer dry heat. Our first week in California was a September "scorch" to remember. I must admit I have forgotten the scorch but will always remember my first "Pomona Fair."

I don't care what they call it, it's still the "Pomona Fair" to me! Coming from Oahu, Hawaii, the size of it and the crowds were overwhelming to a young native boy. Fifty-plus years later there is still so much to see and do at the Los Angeles County Fair. And, as I go back this year as a senior citizen now, the grounds have gotten a little smaller, but there is something for everyone's taste, literally!

I still head straight for the commercial building when I get to the fair to see all the new "junk" I just have to have. Now that I have diabetes, I can't have the freshly made taffy and fudge—but I still can take in the wonderful smell!

The L.A. County Fair is coming to town and it's the one party you won't want to miss. Dates for the 79th edition of the largest county fair in the

nation are Sept. 7-23. The theme for the 17-day fun-fest is "Kinder. Simpler. Funner."

The L.A. County Fair has successfully combined the rich tradition of the fair with education, art, horticulture, agriculture, livestock, and entertainment and wrapped it up in a package that provides something for the whole family. The cost of admission to experience so much is slightly more than a movie ticket. Group packages and special promotions are available.

Kids can visit the "Castle of Magical Discoveries," presented by AT&T Wireless and be amazed, delighted, entertained and educated all at once. Merlin's Laboratory, with illusions like a Vortex Tunnel, Bottomless Pits, a Wall of Nails, and a large Plasma Crackle Tube will challenge the imagination.

There are Enchanted Bubble Pools, a Bernoulli Levitator, Morphing Mirrors and amazing Dancing Waters. The Illusion Theatre will present the entertaining and educational Chemistry and Physics Show. The exhibit is located in Fairplex 7A.

The L.A. County Fair is the home of an art gallery that rivals private galleries in the quality and variety of artists and presentations.

This year, the Millard Sheets Gallery will present an exhibit entitled "The Art of Illusion." The fascinating exhibit features a core of contemporary still life art works. It includes traditional replications (realistic and meticulously detailed) and life-like depictions (trompe l'oeil) where clever handling of perspective, shadow and shading fool the eye into thinking things are real enough to touch on interpretive works, stretching the imagination in theme as well as technique. Artist demonstrations will take place daily throughout the fair.

The beautiful flower and garden pavilion will treat fair-guests to "The Fragrances of France" — from street vendors to hat shops, a replica of the Eiffel Tower and the delightful Monet's Garden. Guests will experience the sights and smells of France without ever leaving North America.

America's Kids will also transport fair-guests to an island deep in the heart of the Caribbean. Kids can discover volcanoes, real animals, insects and fish and explore the history of pirates and sunken ships. This family oriented, fun-filled, hands-on exhibit will provide hours of education and entertainment for kids of all ages.

Livestock and agriculture were once the core of the Inland Valley. Kids and adults can experience the bygone era by visiting FairView Farms. In addition to seeing the livestock up-close and personal, FairView Farms features authentic farm equipment, a textile barn with sheep shearing, wool spinning and a look at the finished product — clothing. The history of citrus farming is highlighted with a spe-



cial education center. There is an apple orchard and a new taco farm, designed to teach the relevance of agriculture in our daily lives.

The creative living department created a new name to better describe the variety and scope of the exhibit. Now known as Creative Expressions, it is one of the few places where exhibitors can win a coveted blue ribbon for a homemade, handcrafted entry and share that success with family and friends. It is the largest exhibit of its kind in California. Preserved foods, baked goods, quilts, clothing, ceramics, needlework, china painting, woodcarving, spinning, weaving, lace making and more are displayed and demonstrated throughout the run of the Fair.

Live nighttime entertainment will have the audience rocking throughout the fair at the Fairplex Park grandstand. Live thoroughbred horseracing provides the daytime excitement with 12 races daily beginning at 1 p.m.

Ray Cammack Shows Carnival has 72 tantalizing rides for the thrill seekers in the group. There are three kiddie carnivals for the younger set. RCS Carnival will return for its 17th year at the L.A. County Fair.

Looking for some unique gifts or want to get a jump on holiday shopping? The L.A. County Fair has the

continued on page 49

MANAGER'S BOOKSHELF

Management In Print

"Practice What You Preach: What Managers Must Do to Create a High Achievement Culture," by David H. Maister; Free Press (Division of Simon & Schuster, Inc.), New York, New York; 2001; 250 pages; \$26.

After two decades of books alternately praising management styles as diverse as Jesus Christ and Genghis Khan, author David Maister is among a group of business analysts who bring us back to reality. Despite the views of cyclical cynics, Maister believes that managers are returning to a previously held business axiom: a company's most important asset is its employees.

Maister, a leading authority on managing professional service firms, conducted an extensive survey of 139 offices and service companies. He discovered that the most profitable top-performing firms, regardless of size, shared a number of business attributes. In all cases their leading trait was the planned development of a corporate culture that encouraged enthusiasm, trust, loyalty and commitment among all employees — from the executive suite to the mailroom.

In a case study resulting from Maister's survey, a firm named Tramster exceeded the survey's database average by a wide margin in possessing 10 attributes that affect the way they do business.

These are:

1. Enthusiasm and morale have never been higher.
2. Compensation is managed equitably and fairly.
3. Work keeps challenging, but is not overwhelming.
4. Management is trusted.
5. Individuals are paid fairly compared to others in an office.
6. People within the office treat others with respect.
7. Management is successful in fostering commitment and loyalty.
8. Communications between the office's management and people at the responder's level is very good.
9. This is a fun place to work.
10. The responders are highly satisfied with my work.

The CEO of the firm noted that, "What we are doing to create our fi-

up why his company worked: "good people management leads to longevity which leads to trust relationships with clients, which leads to more business."

Another point the surveys make is that managers have instilled team leaders and members with the importance of high standards in people and performance. Although each company and office may phrase it another way, the author notes: "They don't compromise standards in hiring, just to meet a capacity need. You can make money if you have high standards, and never compromise them. What a concept?"

Nearly half the book deals with the survey results showing how well people can work together when they are led toward shared goals. The other half tells how to maintain a shared in-

terest in achieving those goals.

Centuries ago humanity evolved a theory that was expressed in the saying, "Loyalty is purchased with loyalty." Somewhere between 1980 and 2000, far too many companies forgot that. In a laundry list spanning nearly two pages, Maister itemizes how to purchase employees' loyalty to management with management's loyalty to employees. To quote the author, "What a concept!"

If your company doesn't measure up to profitability standards, this book persuasively argues that your company may not be putting much value on the people who work there. Maister puts forward the idea that now is the perfect time to do something about it.

—Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.:

1. **"Fish! A Remarkable Way to Boost Morale and Improve Results,"** by S. Lundin, J. Christiansen, & H. Paul (Hyperion...\$19.95) (3)* Putting fun and games back into daily work.
2. **"Who Moved My Cheese?,"** by Spencer Johnson Putnam...\$19.95*** (2) A way to deal with change at work and away from it.
3. **"Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not,"** by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books...\$15.95)*** (1) It takes know-how about using money to become rich.
4. **"First, Break All the Rules,"** by Marcus Buckingham and Curt Coffman (Simon & Schuster...\$25.00) (5)*** Great managers break the conventional rules about management.
5. **"Brand Warfare: 10 Rules for Building the Killer Brand,"** by David D'Alessandro (McGraw-Hill...\$24.95) (4) Identity depends on connecting with real customer problems.
6. **"Speed Is Life,"** by Bob Davis (Doubleday...\$24.95) (7) How Bob Davis achieved the meteoric rise of Lycos.
7. **"High Five: The Magic of Working Together,"** by Ken Blanchard and Sheldon Bowles (Morrow, Williams & Co...\$20.00) (5) Why and how teamwork achieves results in sports and business.
8. **"The Myth of Excellence,"** by Fred Crawford & Ryan Matthews (Crown Publishing...\$27.50)** Why focus is the reason great companies excel.
9. **"The Customer Revolution: How to Thrive When Customers Are in Control,"** by Patricia B. Seybold (Crown Business...\$27.50) (9) Why customers are in control and how to capitalize on it.
10. **"Spin Selling,"** by Neil Rackham (McGraw-Hill...\$24.95) (10) Why major sales need different skills than small sales.

* (3) — Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.

*** — Indicates a book previously on the list is back on it.

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60 Minutes Revisits the French Paradox with More Good News!

"Lightning never strikes twice in the same place." The highly respected in-depth news program updated its original ground-breaking wine and health story with a new report featuring a couple of new twists. Veteran anchor Morley Safer highlighted an extensive new Danish study that found a strong association between moderate wine consumption and decreased mortality. The 10-minute segment also included more assertive statements on wine and health from scientists confirming that the amount of supporting data has dramatically increased in just the past few years.

Dr. Curtis Ellison, one of the original French Paradox investigators, expressed his doubts about the legitimacy of a blanket abstinence public health message. "I think that message is not supported by scientific data now," he told Safer. "I think it's time for health agencies to say, 'Let's give a balanced message.' Excess alcohol is very bad for public health, for individual health, but moderate amounts will most likely prevent heart disease."

Almost exactly four years ago to the date, *60 Minutes* gave a phenomenal boost to the scientific evidence that moderate wine consumption with meals helped prevent heart disease. Then Safer had interviewed Dr. Ellison, from Boston University's School of Medicine, and Dr. Serge Renaud, from France's health research agency INSERM, about their new research

"Now we drink 30 percent more wine than we did 20 years ago...and heart disease has decreased by 30 percent accordingly."

—Dr. Morten Gronbaek

on what was called the French Paradox. The two scientists had found that despite similar fat intake, France's heart attack rate was one-third that of the U.S. A key factor they attributed to this was the French custom of drinking wine with meals.

Along with new interviews with both Drs. Ellison and Renaud, the program interspersed clips of their presentation at Vin Expo, the wine industry trade show held in Bordeaux, France last June. The program included Dr. Ellison's comment that abstinence from alcohol is a major risk factor for coronary heart disease.

In a follow-up interview, Dr. Renaud stressed that antioxidants, in addition to alcohol, are likely to be responsible for wine's beneficial effects. At the time of the original broadcast, this key association was not yet established.

A major highlight of the segment was the result of this year's Copen-

hagen City Heart Study, "perhaps the most significant study to date on the relationship between health and alcohol," according to Safer. Published in the *British Medical Journal*, the government supported study revealed that subjects who consumed wine daily were much less likely to die during the 12-year study period than consumers of other alcoholic beverages or non-drinkers.



Wine Selection & Best Rated

by Bill Anthony

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Temecula, California

1998 Zinfandel ... \$11.00
Temecula, California

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Oregon

1999 Idylle Late Harvest ... \$18.00
Willamette, Oregon, Muller Thurgan,

ROSENBLUM CELLARS

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Yates Ranch, Napa Valley, California, Reserve

1999 Chardonnay ... \$25.00
Lone Oak Vineyard, Russian River Valley, California, Reserve

NV Chocolate Port ... \$18.00
California, Danielle

1999 Zinfandel ... \$14.00
Oakley Vineyards, San Francisco Bay, California

1998 Zinfandel ... \$24.00
Rhodes Vineyard, Redwood Valley, California, Annette's Reserve

NAVARRO

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Mendocino, California

1999 Chardonnay ... \$19.00
Anderson-Valley, Mendocin, California, Premiere Reserve

BARGETTO

1999 Chardonnay ... \$20.00
Santa Cruz Mountains, California

MERIDIAN

1999 Chardonnay ... \$10.00
Meridian Vineyards, Santa Barbara County, California

1998 Chardonnay ... \$14.00
Meridian Vineyards, Edna Valley, California

1999 Sauvignon Blanc ... \$8.00
Meridian Vineyards California

J. LOHR

1997 Cabernet Sauvignon ... \$32.00
Paso Robles, California, Hilltop

1998 Chardonnay ... \$25.00
Arroyo Seco, California, Arroyo Vista

1999 Gamay, Valdiguié ... \$8.00
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Inland Empire Restaurant Review

La Traviata Restaurant Emphasizes Indulgence of the Senses

La Traviata Restaurant in Long Beach is quite a place to see. You might also say it is a place to hear, smell, touch, and certainly taste. The owner, Mario Nasab, places a high value on "sensory satisfaction." There are many dining establishments where one may enjoy a good meal, even find comfort in a cushy booth. But at La Traviata, one may find that his or her sight is tantalized by visions of a 19th century opera house; or discover that some of Long Beach's finest operatic vocalists and pianists create tapestries of sound to caress the ear. Nothing is neglected regarding the five senses.

Mario makes a point of personally visiting each and every table to en-

sure quality and the satisfaction of his guests. His introductions and greetings are warm and personable, "My patrons are very important to me, I truly care about their dining experience," he beams. With a small but expertly trained wait staff, no want or need is left unmet. "We're like a family around here," Mario laughs.

The food is exquisitely prepared, again with the senses in mind, and the presentation is nothing short of artistic. Chilean sea bass is the specialty signature dish of the house, baked in miso glaze and topped with Tobiko caviar and ponzu-soy sauce, and served on a bed of jasmine rice. It is absolutely spectacular!

Appetizers include seared foie

gras and crab cakes to die for. Other Italian and continental favorites are available — done, of course, with a unique Californian gusto. Trinidad Betancourt, executive chef, labors with the skill of a master in La Traviata's kitchen. "I put my love of this restaurant in all that I prepare for our guests," Trinidad exclaims.

A particular item of note: La Traviata just received Wine Spectator Magazine's Award of Excellence for its extensive and diverse wine list. The staff is abuzz with excitement about it, "Food pairs well with atmosphere, and especially with wine," Trevor Treller, the restaurant manager states. At any rate, there is no shortage of selections from

which to choose while dining at La Traviata.

From the moment one enters the place, he or she is aware of the distinction of visual splendor and non-imposing comfort all at once. La Traviata was designed with welcoming and awing the guest both in mind. A visit is certainly worthwhile.

Operatic performances are scheduled most Friday nights and every Saturday night. Lunch is served Monday through Friday from 11:30 a.m. to 2 p.m. and dinner from 5 p.m. seven nights a week. Banquet facilities are available for up to 50 persons and more. Reservations are recommended; call (562) 432-8022.

L.A. County Fair

continued from page 46

largest marketplace west of the Mississippi—with more than 2,000 retail locations featuring a variety of merchandise, including diamonds and gems to in-ground swimming pools.

Graze through the Fair and enjoy a plethora of food items from more than 250 food stands, some available just once a year at the fair. Visit The Vineyard and savor gold medal-winning wines. The judging occurs in May and the winners are available for tasting for a nominal fee—along with wine-related items in the Crushed Grape wine shop.

Award-winning olive oils are also displayed. Guests can participate in "You Be the Judge," "Guess Which Wine," and "Wine and Food Pairing," education classes which are both informative and fun.

The Fair will again recognize what's right in the community by honoring 18 surrounding cities and their community heroes. Each city's day includes a horserace named in honor of the city, a community parade featuring local heroes and their high school band and a special celebration in Festival Plaza.

Festival Plaza will be the site of Senior Health Fairs on Tuesday, Sept. 11 and 18. Presented by Inter Valley Health Plan and Pomona Valley Com-

munity Hospital Medical Center. Some of the highlights include: sample products, health screenings, information and consulting services for the senior era.

Other special activities planned for Tuesdays include bingo, contests and entertainment. The African Festival will be in Festival Plaza on the opening weekend with a rich cultural exchange, entertainment, services and products. Festival Plaza becomes a festive Asian Festival on the closing weekend—with products, history, entertainment and food featured.

The eyes of racing buffs will light up upon entering Thunder Alley. The 1,000-foot long motorsports midway will feature virtually every type of racing car, an actual pit area as seen at an NHRA event and the drag race thrill ride, Speed Track.

On weekdays, classrooms attend the L.A. County Fair on field trips for a peek at: World of Dairy, Kountry Kritters, California's Heritage Square, Historical Trains and Garden Railroad, Festival Plaza, Millard Sheets Gallery, Education Expo and Castle of Magical Discoveries. More than 400,000 Southern California school kids have experienced the field trips since the program's inception in 1997.

The L.A. County Fair has created memories since 1922. If you've never been, make plans to experience it this year. Admission for adults is \$12 on weekends and \$10 on weekdays; ages

6-12 are admitted for \$5 during the week and for \$6 on weekends; ages five and younger are admitted free each day of the fair. Seniors 60 and older are admitted for \$9 on weekends and \$8 on weekdays—Senior Tuesdays admission is just \$4. Most attractions are included with Fair admission.

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ing...to agriculture and carnival...to horseracing...to world-class horse shows, it is the best family entertainment value in Southern California!

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A new Web site, launched by the U. S. Small Business Administration (SBA) will increase procurement and networking opportunities to women-owned businesses by placing all contracting assistance information at a single online site. WomenBiz.gov will provide women-owned businesses with direct access to the federal acquisition tools and government networks to tap into the \$200 billion federal marketplace. The site will serve as the official gateway to more than 100 procurement and acquisition sites hosted by various federal agencies.

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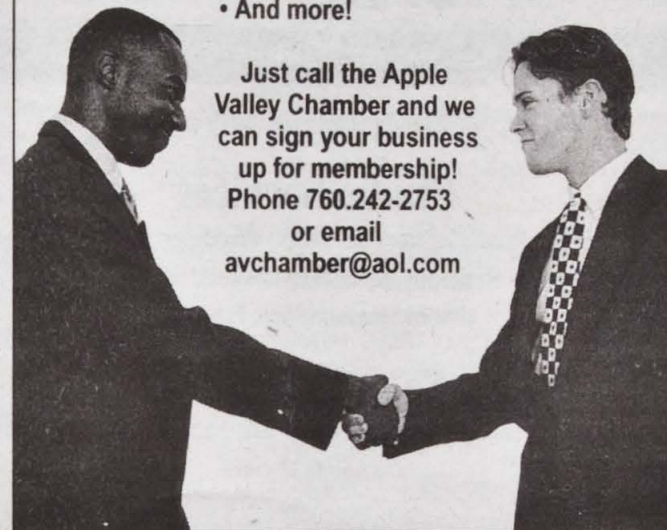
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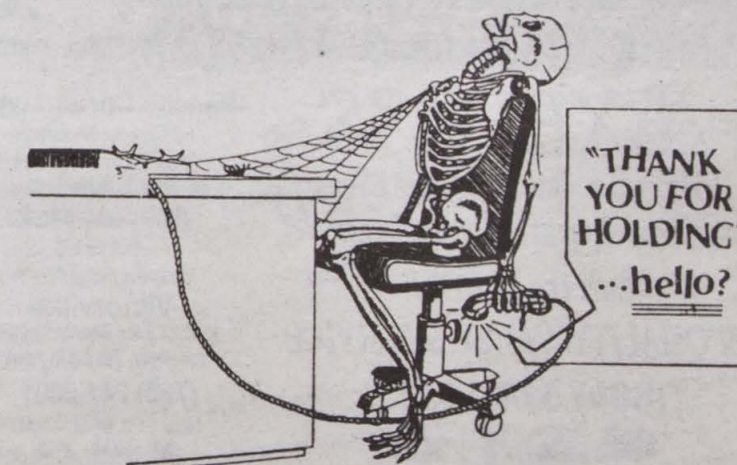


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Norco Medical Billing, 2730 Vine St., Norco, CA 92860-2262, Tawnya Clouser

Nortech Consulting, 40898 Los Alamos Rd., Murrieta, CA 92562-5837, Gary Sandahl

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Nutty Bolts Screws & Fasteners, 11126 I Ave. Ste. 2, Hesperia, CA 92345-5203, Robert Holter

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Ochoa Brothers Auto Repair, 903 S. Euclid Ave., Ontario, CA 91762-5116, John Ochoa

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Ohyikes Com, P.O. Box 187, Redlands, CA 92373-0061, Christian Blesch

Oi Travelers, 14433 Taywa Rd., Apple Valley, CA 92307-5582, Earl Camp

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Oma's Angels, 1480 Santolina Ct., San Jacinto, CA 92582-6200, Virginia Lambert-Jones

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Outlaw Paintball Supply, 419 E. State St., Redlands, CA 92373-5236, Craig Foucher

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PJ's Video & Custom Awards, 328 S. D St., Perris, CA 92570-2133, Patricia Jimenez

P M C Mortgage, 8300 Utica Ave., #3001, Rancho Cucamonga, CA 91730-3879, Lisa Phillips

P M Smoke Shop, 1485 S. San Jacinto Ave., San Jacinto, CA 92583-5105, Rasmi Hassanin

P R F Devices, 1757 Fairmont Dr., Corona, CA 92882-4522, Robert Cammarato

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Pau D Arco.Com, 40701 Ortega Hwy, Lake Elsinore, CA 92530-6515, Roger De Long

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Performance Landscaping Maintenance, 11575 Countryside Dr., Fontana, CA 92337-7603, Nalani Bryer

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Performance Zone, 6915 Spinel Ave., Alta Loma, CA 91701-4808, Walter Wells

Peytronic Wire & Cable Co., 2293 Avenida Las Ramblas, Chino Hills, CA 91709-1363, Ming Choi

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Rancho International Ministries, 9477 Archibald Ave., Rancho Cucamonga, CA 91730-5709, Rancho Christian Center Inc.

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RB Trucking, 3488 Artesian St., Riverside, CA 92503-4108, Jesus Robles

Re Max A Team Professionals, 3400 La Sierra Ave., Riverside, CA 92503-5211, Sheryl Drake

Re Max Legends, P.O. Box 129, Rancho Cucamonga, CA 91729-0129, Dan Griffith

Ready Set Grow, 8721 Rosebay Ct., Riverside, CA 92508-3019, Arleen Sylvia

Real Estate 4 Rent, 31263 Hanover Ln., Menifee, CA 92584-8712, Lonnie Falkenhagen

Real World Industries, 3077 Prado Ln., Colton, CA 92324-9519, Dean Kent

Realsightings, 39810 Braewood Ct., Murrieta, CA 92563-5556, Carol Edgcomb

Realty One, 1451 Rimpau Ave., Ste. 214, Corona, CA 92879-7522, Scott Gordin

Recruitech, 12026 Riverhill Pl., Riverside, CA 92503-4963, John Dymand

Red Tape Remedy, P.O. Box 1305, Big Bear City, CA 92386-1305, Carol Zimmerman Trustee Willowman Trust

Redlands Properties, 411 W. State St., Redlands, CA 92373-4647, Mozafar Behzad

Reds Polishing, 5253 El Cerrito Dr., Riverside, CA 92507-0228, Devin Seaver

Regal Cleaners, 140 S. Sunrise Way, Palm Springs, CA 92262-6737, Ho Cha

Regeneration Cycle, 24841 State Highway 74, Perris, CA 92570-7539, Jennette Corrado

Reloader Innovations, P.O. Box 4351, Blue Jay, CA 92317-4351, Donald Marquis Sr.

Remax Casa & Estates, 8285 Sierra Ave., Ste. 106, Fontana, CA 92335-3550, Luis Alaniz

Remax Legends, P.O. Box 129, Rancho Cucamonga, CA 91729-0129, Inland Empire Real Estate Solutions Inc.

Reminisce Productions, 31300 Casino Dr., #2551, Lake Elsinore, CA 92530-4515, Charles Swartz

Remy Export Import Co., 11664 Doverwood Dr., Riverside, CA 92505-3217, Remy Nunez

Res Qz U Harnesses, P.O. Box 132132, Big Bear Lake, CA 92315-8985, Ronald Derby

Rescue Bail Bonds, 2007 Diners Ct., San Bernardino, CA 92408-3309, James Vick

Restoration Community Church of The Inland, 126 Acacia Glen Dr., Riverside, CA 92506-6202, Frank Phillips

Reuben's Carpet & Window Care, 1361 N. 6th St., Colton, CA 92324-1401, Reuben Shaw

Revcom Associates, 103 W. Citron St., Corona, CA 92882-4816, David Naylor

Revelation Boarding, 17459 Fairfax St., Fontana, CA 92336-2747, Erick Carrillo

Revelation Tuning, 8990 19th St., Alta Loma, CA 91701-4601, Shawn Schwartz

Revival Construction, 3206 Vance St., Riverside, CA 92504-4032, Frank Doscher Jr.

Revolutionwebdesign Com, 26170 Wallack Pl., Loma Linda, CA 92354-4144, Aaron Muth

Ricks Custom Painting, 549 N. D St., Apt. 19, Perris, CA 92570-1948, Richard Schweitzer

Ricks Foreign & Domestic Auto Parts, 2225 Le Grande Dr., Hemet, CA 92544-3248, Richard Hochberg

Riggs Office Svc., 18553 Bourbon St., Lake Elsinore, CA 92532-2132, Veronica Riggs

Right Touch Janitorial Svc., 13341 Rancherías Rd., Apple Valley, CA 92308-6489, Casey Roberts

Riverside Flowers By G B, 6507 Brockton Ave., Riverside, CA 92506-2036, Patricia Cox

Riverside Vinyl Repair, 6890 Karen Ln., Riverside, CA 92509-1533, Brian Smith

Paint it New

continued from page 42

ors, and he let me pay for the paint. The store seemed bigger

BANKRUPTCIES

David Dwayne Allen Sr., Paula Elaine Allen, fdba Allen Development Co., 6216 Rustic Lane, Riverside; debts: \$217,147, assets: \$153,581; Chapter 7.

Arturo Arroyo, Michelle Troy Arroyo, aka Michelle Troy Etu, aka Michelle Troy Hunter, dba Michelle's Cleaning, 14001 Live Oak St., Hesperia; debts: \$122,941, assets: \$91,225; Chapter 7.

Randall Scott Arvizu, Jutta Katharina Arvizu, aka Jutta Katharina Williams, fdba Mira Loma Coin, 11054 Sky Country Drive, Mira Loma; debts: \$725,247, assets: \$197,790; Chapter 7.

Larry Balicki, Rita M. Balicki, dba Collector's Den, 12365 Kellogg Ave., Chino; debts: \$293,392, assets: \$233,411; Chapter 7.

Kenneth H. Brady, dba K & B Storage, 22356 Sequoia Circle, Wildomar; debts: \$427,670, assets: \$314,313; Chapter 7.

David Braga, faw Golden Coast Saw Dust, Product Inc., faw DB Equipment Inc., 7643 Hall, Corona; debts: \$310,958, assets: \$1,225; Chapter 7.

Jeffrey D. Brooker, fdba Courtmaster Tennis Court Specialties, 895 Arquilla Road, Palm Springs; debts: \$365,575, assets: \$14,399; Chapter 7.

Marla T. Buffington, dba Land Max Development, 27817 Spring Meadow Court, Sun City; debts: \$249,186, assets: \$242,641; Chapter 7.

Castle Hardware Co., Inc., 2078 N. Euclid Ave., Upland; debts, assets schedule not available; Chapter 7.

Richard James Clarke, Catherine Joanne Clarke, dba R & D Window Fashions, 1419 White Holly Drive, Corona; debts: \$304,359, assets: \$250,325; Chapter 7.

Cornerstone Executive Management, LLC, dba ASAP Medical Billing Services, dba Payroll One, dba Cornerstone Resource Management, 222 N. Mountain Ave., Suite 104, Upland; debts: \$406,847, assets: \$0; Chapter 7.

Kenneth A. Foster, Sherry A. Foster, fdba Calif. Cleaning and Restoration, fdba Steam Carpet Cleaning, 23862 Rowe Drive, Moreno Valley; debts, assets schedule not available; Chapter 7.

Barry Mark Gates, aka Barry M. Gates, fdba Rip Tide Pool

and Spa Supply, fdba Rip Tide Pool Service, dba Rip Tide Pools, 750 Colorado Drive, Hemet; debts: \$294,136, assets: \$164,157; Chapter 7.

Robert W. Graf, aka Bob Graf, dba Certified Building Inspection Consultant, 2142 S. Madrona Drive, Palm Springs; debts: \$489,562, assets: \$11,075; Chapter 7.

Max D. Gucilar, aka Max Mindro D. Gucilar, Desiree De Luzuriaga, dba Desiree's Guest Home, 1772 Gould St., Loma Linda; debts: \$233,768, assets: \$170,180; Chapter 13.

Primitivo Gutierrez, America R. Gutierrez, aka America Rosaldina Gutierrez, fdba Angel's Professional Cleaning, 2582 W. Cardamon St., San Bernardino; debts: \$201,560, assets: \$110,235; Chapter 7.

Raymond Errol Herndon, dba At East Livft dba Phoenix Flight Paralegal Services, 128 W. Valencia St., Rialto; debts: \$126,953, assets: \$144,515; Chapter 13.

Bill Isa, Suzle E. Isa, fdba All Tune and faw Isa Tune and Lube Inc., 41770 Margarita Road, Apt. 1020, Temecula; debts: \$523,486, assets: \$33,350; Chapter 7.

R.M. Janny Enterprises Inc., dba Montessori Children's House, 10493 Magnolia Ave., Riverside; debts: \$16,000, assets: \$0; Chapter 7.

Brian Keith, Stacie A. Keith, dba Keith Family Day Care, 20270 Otoe Road, #1, Apple Valley; debts: \$108,513, assets: \$84,407; Chapter 7.

Valgene Kreutzer, Marla Victoria Kreutzer, dba Valgene Kreutzer General Contractor, 32663 Tucker Road, Menifee; debts: \$258,226, assets: \$228,060; Chapter 7.

Archie Lee Lampley, aka Archie L. Lampley, Helen Francis Lampley, aka Helen F. Lampley, dba True Transportation, 11570 Ponderosa Drive, Fontana; debts, assets schedule not available; Chapter 13.

Charles L. Lapack, Cheryl V. Lapack, aw CV Hutton Inc., 18135 Shaddy Side Lane, Riverside; debts: \$554,543, assets: \$345,718; Chapter 7.

Marla De Lourdes Almuina, Brian Le, aka Doug Anh Le, Maria Le, aka Lucy's Beauty Salon, 1177 Bayfield Drive, Corona; debts: \$178,164, assets: \$152,761; Chapter 7.

Dorothy I. Leach, aka Dorothy Ivy Leach, fdba Respiratory Service Company, 2686 W. Mill St., #70, San Bernardino; debts: \$85,619, assets: \$17,672; Chapter 7.

Christine McNair, faw Rubio's Cocina Mexicana Inc., 4723 El Molino Ave., Riverside; debts: \$188,109, assets: \$123,975; Chapter 7.

James Thomas Metzler, aka Jim Metzler, aka James T. Metzler, dba JM Design, 7271 Santa Barbara Court, Fontana; debts: \$48,049, assets: \$9,060; Chapter 7.

Hidekazu Morooka, aka Roy Sasaki, Miwa Sasaki, faw Stella Technology Inc., fdba Denise Coachworks, 24545 Via Primera, Murrieta; debts: \$713,949, assets: \$248,000; Chapter 7.

Natalie L. Pierce, dba Body and Sole, 6450 Riverside Ave., Riverside; debts: \$130,243, assets: \$160,800; Chapter 13.

David Popal, dba Mountain View Plumbing, 109 Tonemolinos, Rancho Mirage; debts: \$50,197, assets: \$19,189; Chapter 7.

Robert Allen Rose, Carol Sue Rose, fdba BR Convention Services, aka BRCS, 16081 Tude Road, Apple Valley; debts: \$164,114, assets: \$178,891; Chapter 7.

Donald Webster Sharon, aka Donald Webster Sharon Jr., Maria Elizabeth Sharon, fdba Gallery of Antiques, Books and Collectibles, 1944 Willow Drive, Running Springs; debts: \$594,847, assets: \$12,700; Chapter 7.

David Shepard Jr., Madeline Shepard, dba Your Assistant Paralegal Support Service, 10292 Via Apolina, Moreno Valley; debts: \$55,901, assets: \$24,578; Chapter 7.

Melvin F. Sorrell, aka M. Franklin Sorrell, Marilynne A. Campbell, fdba P.M. Solutions, 41469 Magnolia St., Murrieta; debts: \$249,826, assets: \$206,291; Chapter 7.

David Blane Stone, Shawn Patrice Stone, dba Reliable Floor Covering, 2057 Yucateca St., Perris; debts: \$189,358, assets: \$152,712; Chapter 7.

Linda Lee Thompson, dba Timeless Originals, 8505 Arlington Ave., #1, Riverside; debts: \$58,3651, assets: \$20,605; Chapter 7.

Josephine F. Valdez, dba MJ Transport Group, 167 N. Vine-

yard Ave., #100, Rancho Cucamonga; debts, assets schedule not available; Chapter 7.

Sheila Walder, Clarence Walder, dba C. Heritage Auto Sales, 6784 Beechcraft Ave., Fontana; debts: \$820,192, assets: \$418,439; Chapter 7.

Manuel Aguirree, Elida Aguirree, dba Manuel's Rustic Fence, 1220 Opal, Mentone; debts: \$150,956.14, assets: \$123,000; Chapter 7.

Florence M. Baker, dba Chatter Box Antiques, 1086 Maple Ave., Beaumont; debts: \$240,238.04, assets: \$184,220; Chapter 7.

Austin Robert Belshay, Teresa Ann Belshay, fdba Aerial Specialist, 51 Greenbriar Crt. Redlands; debts, assets schedule not available; Chapter 7.

John W. Cook, aka John Wallace Cook, Susan F. Cook, aka Susan Faye Cook, fdba The Ritz Salon, 3624 N. Arrowhead Ave., San Bernardino; debts: \$182,391, assets: \$143,640; Chapter 7.

Kenneth E. Hartman, aka Kenneth Hartman, aka K. H., dba KH Networking Communications, 11475 Central Ave. #19, Chino; debts: \$51,175.82, assets: \$36,549.59; Chapter 7.

Allen M. Johnson, aka Allen Marion Johnson, Cyrilene A. Johnson, aka Cyrilene Adorothy Johnson, aka Cyri-

lene Dorothy Johnson, faw Electra Craft Queens Corp., 1764 Buckeye St., Highland; debts: \$276,102, assets: \$176,501; Chapter 7.

Edward D. Lenarth, dba California Toys, 32840 Bryant St., Wildomar; debts, assets schedule not available; Chapter 13.

Kimberly J. Pfetsch, fdba Mountain View Feed and Ranch Market, 44624 Demmiel, Newberry Springs; debts: \$59,200, assets: \$30,125; Chapter 7.

David Jonathan Pine, Jeannine Margaret Pine, dba Pineco, 47265 Rancho View Drive, Temecula; debts: \$174,059.51, assets: \$185,600; Chapter 7.

Kirk Allen Matthews, Kristine JoAnne Matthews, aka Kirk Trucking, 9562 Grapefruit, Hesperia; debts: \$193,304.28, assets: \$11,118; Chapter 7.

San Jacinto Sea Landing Inc., dba Tony's Sea Landing, 400 E. Esplanade Ave., San Jacinto; debts: \$1,924,965.24, assets: \$1,418,000; Chapter 7.

Bernard Toplitzky, fdba Source Electronics International, 298 Desert Falls Drive East, Palm Desert; debts: \$110,083.38, assets: \$274,598.50; Chapter 13.

Michael Anthony Vines, dba Creative Landscape, 69-155 Dinah Shore Drive #17, Cathedral City; debts: \$42,455, assets: \$1,385; Chapter 7.

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CALENDAR 01

11 James Melton Ph.D. will speak on "CHALLENGE YOUR LIMITS" at the PWR Desert Rising Start Kickoff Luncheon at the Mission Hills Country Club on Dinah Shore Dr. in Rancho Mirage. Social hour begins at 11 a.m.; lunch noon. Cost is \$20 for PWR/NAFE members and \$25, guests.

12 Sponsored by the Palm Springs Chapter of the Service Corps of Retired Executives (SCORE) Association, this is an opportunity to "Be Your Own Boss." This workshop will be conducted on Wed., Sept. 12 at 650 E. Tahquitz Canyon Way, Suite D in Palm Springs, from 9 a.m.-noon. The fee is \$20. Call (760) 320-6682 for more information or to register.

13 The Ontario Chamber of Commerce's Latino Business Council Committee and host, PFF Bank & Trust will hold the 2nd Annual Latino Business Council Mixer at PFF Bank & Trust at 333 No. Euclid Ave., to celebrate Mexican Independence Day on Sept. 13, from 5:30-7:30 P.M.

19 Through Nov. 21, 2001, a workshop — "Entrepreneurship: How to Start and Run Your Own Business" will be held in Riverside at the UCR Extension Center, 1200 University Avenue, Wednesdays, from 6-9 p.m. Fee: \$190. For information, contact UCR Extension at (909) 787-4105 or toll-free (800) 442-4990.

20 Documenting Employee Discipline and Performance at the Riverside UCR Extension Center, 1200 University Avenue, from 9 a.m.-4 p.m. Fee: \$125. For information con-

tact UCR Extension at (909) 787-4105 or toll-free (800) 442-4990.

25 The Resource Center for Nonprofit Management, in partnership with the California Wellness Foundation, is presenting a workshop of special training where nonprofit staff will learn about the California Wellness Foundation and its mission to improve the health of the people of California. It will be held on Tues., Sept. 25, from 9 a.m. to 12 p.m. Refreshments will be served. This FREE event will be held at the California Baptist University/San Bernardino Extension 1325 Auto Plaza Drive, Suite 140 San Bernardino. Phone: (909) 686-2890.

OCTOBER

4 "Delegation Skills in Principle and Practice" in Riverside at the UCR Extension Center, 1200 University Avenue, from 9 a.m.-4 p.m. Fee: \$125. For information contact the UCR Extension at (909) 787-4105 or toll-free (800) 442-4990.

18 Metropolitan Water District, one of the largest suppliers of treated drinking water in the nation, invites Southland small business owners to attend a free morning workshop on how to complete for its business in a variety of areas related to water delivery. Metropolitan hopes to spur reinvestment efforts by encouraging contracting opportunities for regional, small and economically disadvantaged businesses. Thurs., Oct. 18, 8:30-11:30 a.m., Metropolitan Water District headquarters, 700 North Alameda Street, Los Angeles. Space is limited so please call (213) 217-7249 to RSVP. Free.

REGULARLY SCHEDULED EVENTS

MONDAY

■ Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25; Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

■ Personal Break Through/ Networking, weekly, 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

camonga. Contact: Michael Cuner-ty, (909) 467-9612.

■ Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

■ The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

■ The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

TUESDAY

■ Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

■ Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: (909) 981-1720. Regional office: (800) 767-7337.

■ Ali Lassen's Leads Club, Diamond Ranch Chapter, breakfast meeting weekly, \$8 for visitors, 7:15 - 8:30 a.m. at the Diamond Bar Country Club, 22751 E. Golden Springs Dr., Diamond Bar. Contact: Kim Gully (909) 606-4423 or Leads Club Regional Office: (800) 767-7337.

WEDNESDAY

■ Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

■ Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: (909) 591-0992.

■ Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cu-

THURSDAY

■ Business Network International, Victor Valley Chapter, meets every Thursday at 7 a.m. at the Ramada Inn, Interstate 15 and Palmdale Road in Victorville. Visitors are welcome. For more information, call Rodney Sanders at (760) 953-7297.

■ Business Network International, Corona Hills Chapter meets every Thursday 7 a.m. to 8:30 a.m. at the Mimi's Cafe located at 2230 Griffin Way, Corona (#91 Fwy at McKinley). Visitors are always welcome. Information: Laurie (909) 780-3176 or Wayne (909) 279-2870.

SUNDAY

■ Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Week, (909) 982-3430.

Also, the Corona Chapter of Ali Lassen's Leads Club meets weekly at 7:15 a.m. at Carrow's on Main St. and Rincon in Corona. Contact Kathleen Moon at (909) 279-1133 or the National Headquarters at: (800) 783-3761.

EXECUTIVE TIME OUT

Another Look at Maui — A Fascinating Island

by Camille Bounds, travel editor

Moonlight follows a path from the beach at Ka'anapali. A stop for a dive at Molokini. The fresh smell of eucalyptus while passing through Makawao's ranch country. A huge, stunning 20-foot-long whale suddenly breaches off Kihei. Ride a horse in the Haleakala Crater. Explore the historical Hana coast. These are treasures to remember and dream about. This is Maui, the island that the natives call "no ka oi."

Isle of many facets

Maui, the most spiritual and magical of the Hawaiian islands has so many areas to discover that a minimum of a week should be set aside to explore the highlights of this fascinating land and while you are there, stay in some of the most luxurious, comfortable, service-oriented accommodations in the islands.

An award-winning gem

The Ka'anapali Ali'i is an example of the ultimate in condominiums featuring sweeping ocean front views of the Pacific from capacious lanais. With a spacious, elegant living area that includes a fully-equipped kitchen, living room, dining room, two full baths, two televisions and a complete laundry room with washer and dryer, the accommodations are the epitome of luxurious living.

Each apartment offers all the services of a resort hotel. Rated as Maui's "best" luxury condominium, the Ka'anapali lives up to its reputation and was rated as one of the 10 greatest places to gather the family by *USA Today* in June 2001. The only problem with these accommodations is you have to force yourself to leave the comfort and relaxing aura of the surroundings to do anything else.

Children can participate in the Ali'i Kids Club (at no charge). Those under 12 learn lei-making and lauhal weaving — while older kids enjoy complimentary tennis clinics and SCUBA orientation classes.

Ask and you shall receive

The concierge department is prepared to take your grocery list and stock your kitchen or arrange for a



A typical view on Maui.

picnic. It is prepared to assist in any way — from arranging tours to renewing wedding vows on a romantic sunset beach. For rates, brochures and information for apartments and special packages, call 1-800-642-6284.

Remarkable history

About 10 miles south of Ka'anapali the historical whaling town of Lahaina calls with her cobblestone streets crying out to tell her remarkable story. Stop at the Baldwin Home on Front and Dickerson St. for a remarkable taste of the history of this interesting town. You can walk Lahaina's Front St. and enjoy her colorful shops and historical sites. Try to be by the Banyon Tree for a great sunset experience, and if you're looking for a rustic, reasonable place to stay, make reservations at the Lahaina Hotel. Book early, there are only 12 rooms and they are in demand with their antique beds, wardrobes and chests. David Paul's Lahaina Grill is just downstairs and sits in the middle of the action of Front St. For reservations

it straightens out to run through the dry country beyond. There are markers to point out the historical and points of interest spots. Trust me this is an unforgettable experience.

Go at least as far as Hana

The beauty of the drive and the history of the town and the people will fascinate and delight, and if you are really adventurous, ask for directions 10 miles down the road to the Seven Pools and the tiny Palapala Ho'omau Congregational Church that sits on a bluff over the sea — where you will find in its small cemetery facing the ocean — the grave of Charles Lindbergh.

Nature at her best

If you time your visit to Maui between November and April you will be treated to one of the most exciting attractions the island has to offer. Whale watching is a legendary part of the area and if you are fortunate enough to be in the right place at the right time and see whales breaching and blowing just off shore, you will experience nature at her ultimate. Up close and personal (that the law will allow), whale watching excursions depart from the wharves at Lahaina and Ma'alaea every day during the season. These splendid, endangered giants come to mate and birth in the warm Hawaiian waters. A better view of nature is hard to come by.

Getting there

United, American, Delta, and Hawaiian are only a few of the airlines that offer non-stop and connecting service from Los Angeles. At times, Sun Trips, Pleasant Hawaiian and Blue Sky Tours offer charters at excellent rates. Check with your travel agent. For the budget minded, a stay at a bed and breakfast can be affordable and charming. They are scattered throughout the island. Call the Maui Visitors Bureau for locations, contact numbers and general Maui information and brochures at (808) 244-3530 or visit: www.visitmaui.com.

Camille Bounds is the travel editor for the Inland Empire Business Journal; the San Gabriel Business Press, and the travel editor for the western division of Sunrise Publications.

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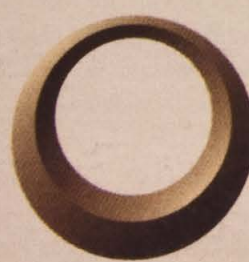
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